


SANTAY


SINGH'S


DESK

(ad) Wms

CAPITAL

✓5/7/21  ⑨1 CUF Capital Management ✓35,000 ✓ DEPOSIT ✓

✓6/1/21  ⑪5 Elite Quality Auto ✓35,000 ✓ ATM CHECK DEPOSIT ✓
CORAL SPRING

✓6/2/21  ⑪3 CTW LOGISTICS INC
SHORT TERM # ⑪1 JERRY ROBERT ISRAEL
LONG TERM # ⑪2 RALPH & ROSEMARIE GARDEN
160,000 ✓ ATM CHECK DEPOSIT ✓
CORAL SPRING

7/2/21

(10,333.33) MOIST
BENTIN

7/6/21

7/10/21

7/16/21

(100,000)
99,955
45 } WIRE
ERRORS

✓7/14/21 ✓

✓(21,000) ✓ TRANSFER
231 RPA ✓

✓7/29/21  SHORT TERM # ⑪1 REYNOLD PARSIN


75,000

ATM CHECK DEPOSIT
CORAL SPRING ✓

✓8/2/21 SHORT TERM # ⑪3
JOSEF JOSEPH

15,000

DIANA LEROCH
JOSEF JOSEPH ✓

✓8/24/21  SHORT TERM # ⑪3
JOSEPH FRITZ CARVER
~~WIRE ERROR~~

50,000

ATM CHECK DEPOSIT
CORAL SPRING ✓

Major Express Inc.

truck # 128 692

470 1050 102

truck # 130

Jacob Transport Inc

truck # 132 486

Armando Carra Mot

truck # 133

Narcisse Carra Mot Inc

(592)

ST# 68 241 226

MICHELLE MAXIME

ST# 69 30

WILL STONE LLC

(157)

Maxam Transportation Inc

(135)

(576)

Yvet ~~Transportation~~ ^{Apur...}

(136)

(205)

A WILSON...

(137)

Nate Enza LLC

Truck # 138

ANNE ALTILOS

ST#

(72)

(133)

(134)

(286)

(287)

CT#

(47)

Herman Doran

ST#

73

ROBERTS DORAN

ST#

74

MAMAWA LOGISTICS

(167)

(377)

VERANO C. LOGISTICS INC.

truck 139 319

CT 216

Maria Linares Henry Mot. Inc

(140)

(442)

Blessed Marie Enterprises LLC

(141)

(440)

William Reagan

(57)

67

105 129

311

Joseph Law Maxam

(140)

Rene Y. Transportation

(152)

KARLE & ELSIE MOT INC

(153)

MAN ORLANDO INC

truck # (32)

ST # 79 100

<p>LA CAPITAL INC</p> <p>(38) (39)</p>	<p>LA CAPITAL INC</p> <p>(38) (39)</p>	<p>Abstract Capital Inc</p> <p>(40)</p>
<p>LA CAPITAL INC</p> <p>(41) (42)</p>	<p>LA CAPITAL INC</p> <p>(41) (42)</p>	<p>Abstract Capital Inc</p> <p>(43) (44)</p>
<p>LA CAPITAL INC</p> <p>(45) (46)</p>	<p>LA CAPITAL INC</p> <p>(45) (46)</p>	<p>Abstract Capital Inc</p> <p>(47) (48)</p>
<p>LA CAPITAL INC</p> <p>(49) (50)</p>	<p>LA CAPITAL INC</p> <p>(49) (50)</p>	<p>Abstract Capital Inc</p> <p>(51) (52)</p>
<p>LA CAPITAL INC</p> <p>(53) (54)</p>	<p>LA CAPITAL INC</p> <p>(53) (54)</p>	<p>Abstract Capital Inc</p> <p>(55) (56)</p>
<p>LA CAPITAL INC</p> <p>(57) (58)</p>	<p>LA CAPITAL INC</p> <p>(57) (58)</p>	<p>Abstract Capital Inc</p> <p>(59) (60)</p>
<p>LA CAPITAL INC</p> <p>(61) (62)</p>	<p>LA CAPITAL INC</p> <p>(61) (62)</p>	<p>Abstract Capital Inc</p> <p>(63) (64)</p>
<p>LA CAPITAL INC</p> <p>(65) (66)</p>	<p>LA CAPITAL INC</p> <p>(65) (66)</p>	<p>Abstract Capital Inc</p> <p>(67) (68)</p>
<p>LA CAPITAL INC</p> <p>(69) (70)</p>	<p>LA CAPITAL INC</p> <p>(69) (70)</p>	<p>Abstract Capital Inc</p> <p>(71) (72)</p>
<p>LA CAPITAL INC</p> <p>(73) (74)</p>	<p>LA CAPITAL INC</p> <p>(73) (74)</p>	<p>Abstract Capital Inc</p> <p>(75) (76)</p>
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<p>LA CAPITAL INC</p> <p>(89) (90)</p>	<p>LA CAPITAL INC</p> <p>(89) (90)</p>	<p>Abstract Capital Inc</p> <p>(91) (92)</p>
<p>LA CAPITAL INC</p> <p>(93) (94)</p>	<p>LA CAPITAL INC</p> <p>(93) (94)</p>	<p>Abstract Capital Inc</p> <p>(95) (96)</p>
<p>LA CAPITAL INC</p> <p>(97) (98)</p>	<p>LA CAPITAL INC</p> <p>(97) (98)</p>	<p>Abstract Capital Inc</p> <p>(99) (100)</p>

Jovace Capital Mgt LLC

(69)

Zenith Operating Inc

(75)

(353)

NADACRICH, P CAPITAL INC

(70)

(326)

JUTE Logistics Inc

(80)

ASS MTRAL SERVICES

(83)

Jean Loran Transportation

(72)

Lexco Coz, LLC

(74)

(642)

12/20/21

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Stimulus Deposit
Cocaine money

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1204



January 13, 2023

Royal Bengal Logistics Inc Attn Sanjay Singh
9600 W Sample Rd Ste 100
Coral Springs, FL 33065-4030

Re: You Will Need to Close Your TD Ameritrade Account(s)

Dear Sanjay Singh,

After careful consideration, TD Ameritrade has decided to end our business relationship with you. This means you will have to close your account(s) ending in 253343647.

In the meantime, your account has been restricted to liquidating transactions only, meaning you won't be able to make new purchases. If your account has check writing, ATM/Debit card, or other cash services, please do not use these features, as they have been disabled.

Your Next Steps

You'll have to either liquidate and close your account by February 12, 2023, or have a transfer in progress to another brokerage firm by that date. To initiate a transfer to another brokerage firm, please contact that firm for the necessary forms and information.

If you have not closed your account and do not have a transfer in progress by the close of business on February 12, 2023, we may liquidate your account and mail you a check for the proceeds, or we may issue stock certificates for positions you hold in the account and mail them to you.

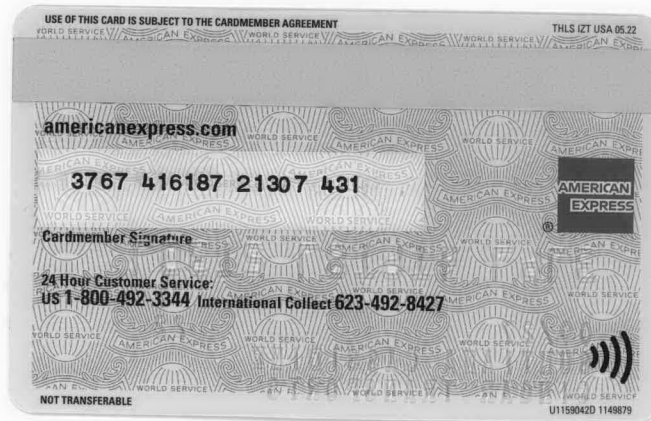
Because we are ending our business relationship with you, you will not be able to open new TD Ameritrade accounts in the future. We appreciate your past business and regret any inconvenience this situation may cause you.

Thank you for your prompt attention to this matter.

Sincerely,

Retail Risk Management
817-490-2050





DOCUMENT CONTAINS 2 COLOR BACKGROUND, VISIBLE FIBERS, TONER GRIP, AND WATERMARK PAPER - HOLD TO LIGHT TO VIEW

ROYAL BENGAL LOGISTICS INC, c/o Synapse
101 2ND ST STE 1500
SAN FRANCISCO, CA 94105-3656

Mercury
+1 (415) 688-2943

EVOLVE BANK & TRUST
MEMPHIS, TN
81-676/841

5211070584

2022-12-29
Void after 90 days

Pay to the order of: **SANJAY SINGH**

Amount: **\$292.44**

Two Hundred Ninety-Two Dollars and 44 Cents

Memo: From ROYAL BENGAL LOGISTICS INC

Signature On File. This check authorized by your depositor.

HEAT SENSITIVE
COLOR FADES WITH HEAT

DOCUMENT IS PRINTED ON CHEMICAL REACTIVE PAPER

⑈5211070584⑈ ⑆084106768⑆ 9900001021⑈

966 - User ID

Business-c 00619055

High school: Peerfield

Pass: ~~Respecta~~ Royal9134

X

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The security features listed below, exceed industry guidelines

Description of Features:
Responds to warmth. Hold between thumb & forefin-

Paper with unique security images embedded into the

Paper is treated with a Toner Adhesion Coating. It

When chemically altered, the area treated will appear

Visible blue & red fibers randomly embedded into the matrix on both sides make detection difficult.

Fluorescent fibers which only show up under a UV blacklight

Alerts, handler the document contains security features

Unique blend of multiple shades difficult to reproduce

call out to the check verifier.

© Padlock design is a certification mark of Check Payment Systems Association.

INEROSE DORESTANT
EZECHIEL DORESTANT

4344 NW 9TH AVE., APT. 158 BLDG. 10-1B
POMPANO BEACH, FL 33064-1704

63-8413
2670 41764

1103

DATE 02-23-21

PAY TO THE
ORDER OF

Royal Bengal logistics inc \$ 5000-
- Five thousand and zero Cent - DOLLARS



JPMorgan Chase Bank, N.A.
www.Chase.com

MEMO

Investment

[Signature]

MP

⑆ 267084131⑆

1880338827⑆ 1103

ENDORSE HERE

[Handwritten Signature]

☒ CHECK HERE AFTER NOBLE OR REMOTE DEPOSIT

DATE: 02/22/2021

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E. DEPOSIT

PS-57	
The security features listed below, as well as those not listed, exceed industry guidelines.	
Security Features:	Results of document alteration:
• MicroPrint Line	• MP Small type in line appears as dotted line when photocopied
• Chemically Sensitive Paper	• Stains or spots may appear with chemical alteration
• Security Screenshot	• Absence of "Original Document" watermark on back of check
* FEDERAL RESERVE BOARD OF GOVERNORS REG. CC	

MURIELLE EMILE SOLE PROP
DBA EMILE CNA
10043 BOYNTON PLACE CIR
BOYNTON BEACH, FL 33437

1326

63-4630 FL
24068

03-02-2021
Date

Pay To The
Order Of ROYAL Bengal logistics, INC \$ 15,000

Fifteen thousand and 00/100 Dollars



Bank of America

ACH R/T 063100277

For Trust down payment

Murielle Emile

⑆063000047⑆ 898072893680⑆ 1326

ADL

E-deposit

MOISE BERTIL 08-14
1230 SW 11TH AVE., APT. 1
DEERFIELD BEACH, FL 33441-6211

63-8413
2670 41764

146

DATE 2-17-2024

PAY TO THE
ORDER OF

ROYAL BENGAL LOGISTICS INC. \$ 11,500.00

Eleven Thousand Five Hundred

DOLLARS



Security Features
Included.
Details on Back.



JPMorgan Chase Bank, N.A.
www.Chase.com

MEMO

⑆267084131⑆

627007839⑆0146

ATL

E-deposit

Case 0:23-cr-60117-DSL Document 212-1 Entered on FLSD Docket 10/21/2024 Page 20 of 134

Emile CNA LLC
10043 Boynton Place cir
Boynton Beach, FL 33437

107

63-1482/670

03-02-2021

Pay to
the order of ROYAL Bengal Logistics, INC. \$ 20,000⁰⁰
twenty thousands and 00/100 Dollars

Security
Features
Details on
Back.

TD Bank


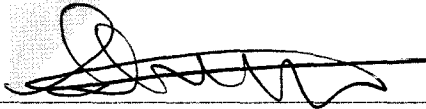
For Truck Leasing payment

Murielle Emile

⑆067014822⑆4376256149⑆0107

ST. JAMES

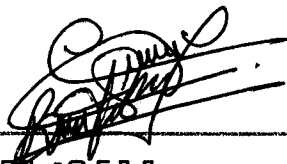
Exhibit 1

SHERLIN BIEN-AIME 09-00		63-8413/2670	4098
LAURENCE BIEN AIME			
3330 CHICKEE LN. PH. 954-935-9759			
MARGATE, FL 33063-8367		DATE	2/23/2021
PAY TO THE ORDER OF		Royal Bengal Logistics, INC.	\$ 30,000.00
Thirty Thousand			
CHASE		DOLLARS	
JPMorgan Chase Bank, N.A.			
www.Chase.com			
MEMO	R B L		MP
⑆ 26 7084 13 1⑆		386 1890496 ⑆ 4098	

Oring


x 02/22/2021

E-Deposit

Camy Bertrand 741 SW 71st Way Pembroke Pines, FL 33023-1066 (305) 968-3322		566 63-8413/2670
<u>04/08/2021</u>		
Pay to the Order of <u>Royal Bengal Logistics Inc.</u> \$ <u>35,000.00</u>		
<u>Thirty Five Thousand & 00</u>		<u>Dollars</u>
Chase Bank		
Full Investment with. 2,500.00 return monthly		
<u>For</u> 		
⑆267084131⑆ 3401345976⑈0566		

DTing

E-deposit
04/07/2021

It's Covered! Journey Transport LLC 11414 W W Park Pl, Ste 202 Milwaukee, WI 53224		215 2-1/710
<u>03/26/21</u> Date		
Pay to the Order of	<u>Royal Bengal Logistics</u>	\$ <u>150.00</u>
<u>One hundred Fifty</u>		Dollars 
JP Morgan Chase Bank, NA		
Invoice Ref 2097-0047		
For	<u>Load 1005386</u>	MP
⑆071000013⑆ 337085689⑆0215		

DD
X
158
E-dep 851

Sunshine Insurance 3572 Lantana Rd. Lake Worth, FL 33462		1399 63-8419/2670	
		Date <u>2-19-2021</u>	
Pay to the Order of <u>Royal Bengal Logistics</u>		\$ <u>9,000⁰⁰</u>	
<u>Nine Thousand and 00/100</u>		Dollars	
PNC BANK		Security Features Details on Back	
For _____		<u>Edne Atand</u> MP	
⑆267084199⑆ 1234561251⑆		1399	

Dringh

E-Deposit

JONAS VALCIN 1311 SW 6th Ter Deerfield Beach, FL 33441-6312		361 63-466/631
		3/09/21 DATE
PAY TO THE ORDER OF	Royal Bengal Logistics, inc.	\$ 35,000.00
Thirty Five Thousand		DOLLARS
REGIONS		
FOR	Truck investment	Jonas Valcin
063104668 0233527458 00361		

Photo
Safe
Deposit
Details on back

MP

Hardland Clarke

A handwritten signature in black ink, appearing to be "D. Gray", written vertically within a rectangular frame.A small, handwritten mark resembling a lowercase "x" or a stylized signature, located below the main signature.

129367 / M 6628293-B



P. O Box 8966
Fort Lauderdale, FL, 33310-8966
(954) 486-2728

OFFICIAL/CASHIER'S CHECK

NOTICE TO PURCHASER
THE PURCHASE OF AN INDEMNITY BOND MAY
BE REQUIRED BEFORE AN OFFICIAL CHECK OF THIS
ASSOCIATION WILL BE REPLACED OR REFUNDED IN
THE EVENT IT IS LOST, MISPLACED, OR STOLEN.

CHECK NUMBER: **400009508**

DATE
04/15/21

AMOUNT
\$ ***35,000.00**

NOT VALID AFTER NINETY DAYS FROM DATE
BrightStar Credit Union

PAY **THIRTY-FIVE THOUSAND AND 00/100 DOLLARS**

TO **ROYAL BENGAL LOGISTICS INC.**
THE **RE: PRISCILLE ELIE**
ORDER
OF

PAYABLE THROUGH
BOKF, NA
EUFAULA, OK


AUTHORIZED SIGNATURE

J-Elite Logistics inc
⑈400009508⑈ ⑆103100551⑆ 0140610009046⑈

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[Signature]

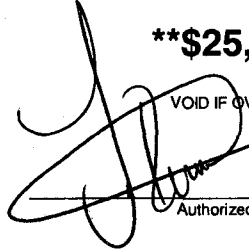
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E- deposit

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- Chemical Protection
- Invisible Fibers
- True Watermark - hold to light to view

* FEDERAL RESERVE BOARD OF GOVERNORS REG. CC

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0066392	11-24	CASHIER'S CHECK
Office AU #	1210(8)	6639202080
Remitter:	RICARDI CELICOURT	
Operator I.D.:	u492569 u492569	
February 11, 2021		
PAY TO THE ORDER OF ***ROYAL BENGAL LOGISTICS INC.***		
**Twenty-Five Thousand and 00/100 -US Dollars **		
\$25,000.00		
Payee Address:	VOID IF OVER US \$ 25,000.00	
Memo:		
Authorized Signature		
WELLS FARGO BANK, N.A. 4901 COCONUT CREEK PKWY COCONUT CREEK, FL 33063 FOR INQUIRIES CALL (480) 394-3122		

⑈6639202080⑈ ⑆121000248⑆4861 513265⑈

0213131383

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X *[Signature]* MP

☒ CHECK HERE IF MOBILE DEPOSIT

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

E-deposit

Chemical Wash
Detection Box


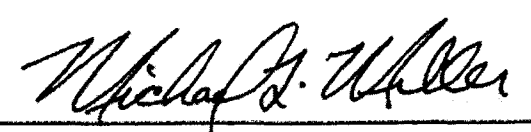
COLOR INSIDE THIS BOX
SHOULD BE WHITE

REPLICATING, FORGING OR ALTERING THIS HIGH SECURITY
CHECK IS EXTREMELY DIFFICULT DUE TO THESE FEATURES

SECURITY FEATURES	DO NOT CASHE
Total Watermark Paper	• A distinctive pattern is not visible in the paper when held to light
Chemically Sensitive Paper	• Stains or colored spots appear on front or back when ink does not fade and disappear when warmed with finger or breath
Chemical Warm Detection Box	• Stains or discoloration appear in this area
Fugitive Ink on Back	• Ink on back lacks ink, or has disappeared
Toner Adhesion	• Printed information appears layered with ink
Invisible Fibers	• White and blue fibers are not visible under ultraviolet light
VOID Indication	• "VOID" appears in this box
Security Threads on Back	• ORIGINAL DOCUMENT does not appear on back

Security features listed and unlabeled exceed industry standards.
If a black region is a replication mark of Check Payment System Association.
MobileMark™ Mobile Deposit check mark to indicate check has been deposited via mobile device.

THIS DOCUMENT CONTAINS: UV MICROFIBERS WITH A UNIQUE WATERMARK, A COLORED BACKGROUND ON THE FACE AND MICRO-PRINTING ON THE BACK.

	OFFICIAL CHECK	63-7762 2670	CHECK NUMBER 33002344
			17 FEB 21
TO THE ORDER OF ROYAL BENGAL LOGISTICS *****			CHECK AMOUNT \$3,000.00
PAY THREE THOUSAND DOLLARS ONLY			
EDNE ARTAUD 6189 97TH CT S BOYNTON BEACH FL 33437			

⑈ 3300 2344 ⑈ ⑆ 2670 7762 27 ⑆ 0001 9692 1101 8 ⑈

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OTDrip

NOTE: The above lines are composed of micro type containing the words "safe"

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE*

E-deposit

BANK OF AMERICA 

Cashier's Check

No. 1097819301

Notice to Purchaser - In the event that this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Void After 90 Days

30-1/1140

Date 03/08/21 10:18:28 AM

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Pay



BANK OF AMERICA

SEVEN FIVE ZERO ZERO CTSCTS
17500.00

****\$17,500.00****

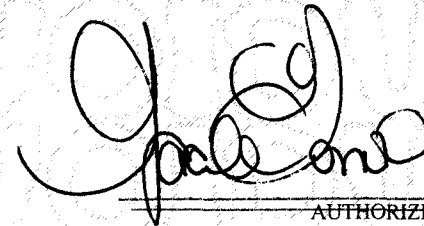
****Seventeen Thousand Five Hundred and 00/100 Dollars****

To The
Order Of **ROYAL BENGAL LOGISTICS INC**

Remitter (Purchased By): **GINA LUCIEN**

Bank of America, N.A.
SAN ANTONIO, TX

F & G Logistics inc


AUTHORIZED SIGNATURE

⑈ 1097819301⑈ ⑆ 114000019⑆ 001641001973⑈

■ THE ORIGINAL DOCUMENT HAS A WHITE REFLECTIVE WATERMARK ON THE BACK. ■ HOLD AT AN ANGLE TO VIEW WHEN CHECKING THE ENDORSEMENTS. ■

00-53-33640 06-2019

KNOW YOUR ENDORSEES. REQUIRE IDENTIFICATION
ENDORSE HERE

X *[Signature]*

DO NOT WRITE SIGNATURE BELOW THIS LINE
NECESSARY BANK ENDORSEMENT

Deposit

068471367

282111107 NEW 01/08 8810004306

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

CHASE

Remitter: FAVOL LUCIEN

CASHIER'S CHECK

Date 03/08/2021

1171933917

25-3

440

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

Pay To The Order Of: ROYAL BENGAL LOGISTICS, INC.

Pay: SEVENTEEN THOUSAND FIVE HUNDRED DOLLARS AND 00 CENTS

\$ 17,500.00 ****

Do not write outside this box

Memo: F&G Logistics inc

Note: For information only. Comment has no effect on bank's payment.

Drawer: JPMORGAN CHASE BANK, N.A.

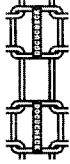
Reginald Chambers

Reginald Chambers, Chief Administrative Officer
JPMorgan Chase Bank, N.A.
Columbus, OH

Security Features Details on Back

⑈ 1171933917 ⑈ ⑆044000037⑆ 758661326⑈

WARNING — DO NOT CASH CHECK
WITHOUT NOTING WATERMARK.
HOLD TO LIGHT TO VERIFY WATERMARK.



X *[Handwritten Signature]*

MP

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

DEPOSITORY BANK ENDORSEMENT


E-deposit

FOR INFORMATION CONCERNING THIS INSTRUMENT

CONTACT:

JPMORGAN CHASE BANK, N.A.

1-866-593-0356

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1408174765

0066064
Office AU # 1210(8)

11-24

CASHIER'S CHECK

SERIAL #: 6606402308

ACCOUNT#: 4861-513265

Remitter: RODRIGUE TERTUS
Purchaser: RODRIGUE TERTUS
Purchaser Account:4777
Operator I.D.: u142347
Funding Source: Paper Item(s)

May 13, 2021

PAY TO THE ORDER OF ***ROYAL BENGAL LOGISTICS INC***

****Fifty Thousand and 00/100 -US Dollars ****

****\$50,000.00****

Payee Address:
Memo: ACCT#2547

WELLS FARGO BANK, N.A.
2701 OKEECHOBEE BLVD
WEST PALM BEACH, FL 33409
FOR INQUIRIES CALL (480) 394-3122



NOTICE TO PURCHASER-IF THIS INSTRUMENT IS LOST,
STOLEN OR DESTROYED, YOU MAY REQUEST CANCELLATION
AND REISSUANCE. AS A CONDITION TO CANCELLATION AND
REISSUANCE, WELLS FARGO & COMPANY MAY IMPOSE A FEE
AND REQUIRE AN INDEMNITY AGREEMENT AND BOND.

VOID IF OVER US \$ 50,000.00

NON-NEGOTIABLE

Purchaser Copy

FB004 M4203 90187840

ROYAL BENGAL LOGISTICS INC 3700 NW 109TH AVE CORAL SPRINGS, FL 33065-0000		1120
DATE _____		63-27/631 FL 90899
PAY TO THE ORDER OF	<u>Bost PASS INC.</u>	\$
<u>1027</u>		DOLLARS
BANK OF AMERICA 		 Photo Safe Deposit® Details on back
ACH R/T 063100277		
FOR _____		
⑈001120⑈ ⑆063100277⑆ 898110046001⑈		

282111107 NEW 01/08 8810004306

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

CASHIER'S CHECK

CHASE

Remitter: RONALD DANTINOR

Date: 01/26/2021

9520118997

Void after 7 years

440

Pay To The Order Of: ROYAL BENGAL LOGISTICS INC

Pay: TWENTY FIVE THOUSAND DOLLARS AND 00 CENTS

\$ 25,000.00 ****

Drawer: JPMORGAN CHASE BANK, N.A.

Reginald Chambers

Reginald Chambers, Chief Administrative Officer
JPMorgan Chase Bank, N.A.
Columbus, OH

Do not write outside this box

Memo: _____

Note: For information only. Comment has no effect on bank's payment.

Security Features Details on Back.

⑈9520118997⑈ ⑆044000037⑆ 758661326⑈

WARNING — DO NOT CASH CHECK
WITHOUT NOTING WATERMARK.
HOLD TO LIGHT TO VERIFY WATERMARK.

X *[Signature]* MP

DO NOT WRITE / SIGN STAMP BELOW THIS LINE

DEPOSITORY BANK ENCLOSURE

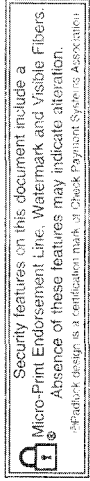
1405500752

FOR INFORMATION CONCERNING THIS INSTRUMENT

CONTACT:

JPMORGAN CHASE BANK, N.A.

1-866-593-0356





Account Detail	Account #	Amount	Balance Available
FROM MEMBERSHIP ACCOUNT	400046304S1.2	20000.00	N/A N/A

Payee ROYAL BENGAL LOGISTICS INC


CLEDILIA ALTEME
6547 LIGHT HOUSE PL
MARGATE FL 33063

Ref: INVESTMENT


NON-NEGOTIABLE Chk 9029299 10 MAY 21 12:27 Br 30-D43 Amt 20000.00

HOLD TO LIGHT TO VIEW TRUE WATERMARK IN PAPER HEAT SENSITIVE RED LOCK DISAPPEARS WHEN HEATED

50733

 **TrailerMove LLC**
PO Box 540695
North Salt Lake, UT 84054

Goldenwest
Credit Union
5025 S. Adams Avenue Ogden, UT 84403
97-7761/3243



06/02/2021


PAY TO THE ORDER OF **Royal Bengal Logistics**

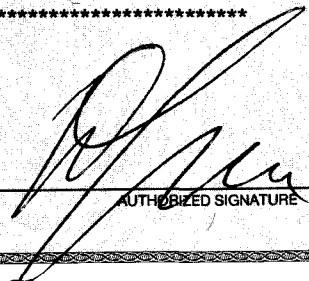
\$ **600.00

Six hundred and 00/100*****

Royal Bengal Logistics
3700 NW 109th Ave
Coral Springs, FL 33065

MEMO




AUTHORIZED SIGNATURE

DOLLARS

Security features. Details on back.

⑈050733⑈ ⑆324377613⑆ 190003825938⑈

ENDORSE HERE



☒ CHECK HERE FOR MOBILE OR REMOTE DEPOSIT ONLY

AT

DATE

NAME OF FINANCIAL INSTITUTION
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE *



The security features listed below, as well as those not listed, exceed industry guidelines.

RS-77

Security Features:

- Hologram
 - Multi-dimensional foil seal fused to check stock. Cannot be photocopied.
- Heat Sensitive Ink
 - Hold red image with fingers or breathe on it. The image will fade and reappear.
- True Watermark
 - Hold check to a light source to view. Cannot be photocopied.
- Toner Adhesion Properties
 - Chemistry in paper bonds laser toner to paper fibers with heat. Damage is visible with alteration attempts.
- Chemically Sensitive Paper and Chemical Wash Detection Area
 - Stains or spots may appear if chemical alteration attempts are made.
- Microprinting
 - **MP** Small type in check border appears as dotted line when copied.
- High Resolution Warning Band
 - Text alerts handler to security features.
- Anti Copy Technology
 - Document made with technology to prevent most copiers from creating a usable copy.
- Original Document Back Pattern
 - Discourages cut-and-paste alterations.

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0066142 11-24
Office AU # 1210(8)

Remitter: JEAN STSIMON
Purchaser: JEAN STSIMON
Purchaser Account: 8694
Operator I.D.: f1007234 u326379
Funding Source: Paper Item(s)

CASHIER'S CHECK

SERIAL #: 6614201988
ACCOUNT#: 4861-513265

May 24, 2021

PAY TO THE ORDER OF ***ROYAL BENGAL LOGISTICS INC***

****Fifty Thousand and 00/100 -US Dollars ****

****\$50,000.00****

Payee Address:
Memo:



WELLS FARGO BANK, N.A.
9501 WESTVIEW DR
CORAL SPRINGS, FL 33076
FOR INQUIRIES CALL (480) 394-3122

NOTICE TO PURCHASER-IF THIS INSTRUMENT IS LOST,
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AND REISSUANCE. AS A CONDITION TO CANCELLATION AND
REISSUANCE, WELLS FARGO & COMPANY MAY IMPOSE A FEE
AND REQUIRE AN INDEMNITY AGREEMENT AND BOND.

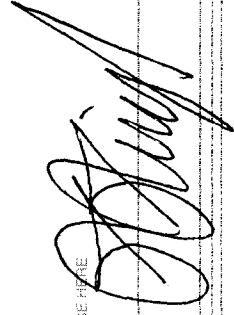
VOID IF OVER US \$ 50,000.00

NON-NEGOTIABLE

Purchaser Copy

THIS CHECK IS VOID WITHOUT A WATERMARK - HOLD TO LIGHT TO VIEW - RUB HEAT SENSITIVE CHECKMARK TO SEE COLOR DISAPPEAR AND REAPPEAR	
WELLS FARGO BANK, N.A.	
Accident Fund-Paramount Domestic Trucking United Wisconsin	11-24/121 1210(8)
ADMINISTERED BY: Athens Insurance Services, Inc. P.O. BOX 696, CONCORD, CALIFORNIA 94522	CHECK NO: 2413 DATE: 4/5/2021
CLAIMANT: Royal Bengal Logistics, Inc CLAIM NO: PD212398 AMOUNT Five Thousand Six Hundred And Two And 62/100 US Dollars	THIS CHECK IS VOID AFTER 180 DAYS AMOUNT *****\$5,602.62
PAY Royal Bengal Logistics, Inc 9600 W SAMPLE RD CORAL SPRINGS FL 33065	 AUTHORIZED SIGNATURE  TWO SIGNATURES ARE REQUIRED
SIGNATURE HAS A COLORED BACKGROUND • BORDER CONTAINS MICROPRINTING	

⑈00002413⑈ ⑆121000248⑆ 4842704330⑈

ENDORSE HERE
X 

BORDERS ON THE FACE & BACK CONTAIN MICROPRINTING & MAY BE SEEN UNDER MAGNIFICATION - LOOK FOR - CHECKSEAL CHECKSEAL

DO NOT WRITE, STAMP OR SIGN BELOW
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E-deposit



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CHASE ONLINE BILL PAYMENT
PO BOX 15944
WILMINGTON DE 19850-5944
(800) 472-6236

Apply to Acct **Smart Freight Express, Inc**

SMART FREIGHT EXPRESS INC.
1036 REDER RD
GRIFFITH IN 46319-3116

12753

752526553

25-3/440

02-22-2022



053529002300113424000100000000

Pay TWO HUNDRED FIFTY AND 00/100

Dollars



\$250.00

To
the
Order
of

93424 BPC 001 001 22053 - 752526553 1 OF 1
ROYAL BENGAL LOGISTICS NR
3700 NW 109TH AVE
CORAL SPRINGS FL 33065-2721



Security features
Included.
Details on back.

Check Void After 90 Days

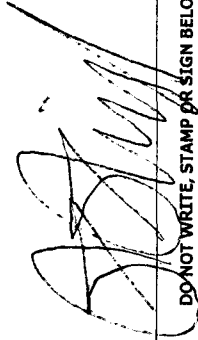
Kent Smith

JPMorgan Chase Bank, N.A. Columbus, Ohio

⑈ 752526553 ⑆ ⑆ 044000037 ⑆

658533013 ⑆

ENDORSE HERE

X 

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*** FEDERAL RESERVE BOARD OF GOVERNORS REG. CC**



Listed below are the security features provided on this document which meets and/or exceeds industry guidelines.

Security Features:
Security Watermark

Description / Fraud Indicator:
Reflective, white opaque ink
readable when held at an angle,
viewed under UV light, or rubbed
with coin.

Microprinting

Reduced lines of type on front sides
of check appear as a solid line until
viewed under magnification.

Chemical Sensitization

Colored stain(s) on either or both
sides of check indicate possible
chemical alteration.

Invisible Fluorescent Fibers

Invisible fibers on surface of check
become visible under UV light.

Toner Retention Treatment




Ink is bonded to surface of check.
Surface disturbance indicates
possible alteration.

Advisory Icon

Icon located on face of check that
alerts handler that the document
contains security features.

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Systems Association

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD TO LIGHT TO VIEW		
OFFICIAL CHECK		1003438682
ISSUING BRANCH 8540802-PALM BEACH - CENTRAL BOCA RATON		68-236/514
DATE March 03, 2021		
PAY TO THE ORDER OF	ROYAL BENGAL LOGISTICS INC	\$35,000.00
Thirty-Five Thousand and 00/100ths Dollars		
BB&T	\$35,000.00	
MEMO/PURCHASER	LUCIEN JOSEPH LME Logistics	
		AUTHORIZED SIGNATURE Danyelle Bible
⑈ 1003438682 ⑆ ⑆ 051402369 ⑆ 0001019010097 ⑆		

ENDORSE HERE X		MP	
			
<input checked="" type="checkbox"/> CHECK HERE IF MOBILE OR REMOTE DEPOSIT			
AT _____ (FINANCIAL INSTITUTION NAME)			
			
MP			
REPLICATING FORGERY OR ALTERING THIS HIGH SECURITY CHECK IS EXTREMELY DIFFICULT DUE TO THESE FEATURES			
SECURITY FEATURES	DO NOT CASSE:		
True Watermark Paper	• A reflective pattern is not visible in the paper when held to light		
Chemically Sensitive Paper	• Stains or colored spots appear on front or back when washed with finger or breath		
Heat Sensitive Ink	• Ink conforms to finger or breath		
Chemical Wash Detection Box	• Stains or discoloration appear in this area		
Fingerprint or Latent	• Ink on back looks pink or has disappeared		
Tracer Adhesion	• Printed information appears laminated with		
Visible Fibers	• Red and blue fibers are not visible		
Microscopic Fibers	• White and blue fibers are not visible under ultraviolet light		
UV Detection	• UV ink appears in this box		
Security Watermark	• A horizontal DOCUMENT area is visible on back		
			
Security Features are based on industry standards. The Federal Reserve is a participant in the Security Features Program. For more information, visit the Federal Reserve website.			

OFFICIAL CHECK

1003438682

THE REPLACEMENT OF THIS DOCUMENT REQUIRES THE COMPLETION OF A BB&T DECLARATION OF LOSS

CLIENT COPY

ISSUING BRANCH 8540802-PALM BEACH - CENTRAL BOCA RATO

DATE March 03, 2021

ROYAL BENGAL LOGISTICS INC

\$35,000.00

Thirty-Five Thousand and 00/100ths Dollars

COPY NOT NEGOTIABLE

BB&T

MEMO/PURCHASER LUCIEN JOSEPH

BANK OF AMERICA 

Cashier's Check

No. 1297015369

Notice to Purchaser - In the event that this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Void After 90 Days

30-1/1140

Date 05/03/21 09:11:37 AM

NTX

FOUNTAINS OF MIRAMAR

0003

0109604

0009

Pay



BANK OF AMERICA **35000.00**
THREE FIVE ZERO ZERO ZERO CTSCTS

****\$35,000.00****

****Thirty Five Thousand and 00/100 Dollars****

To The
Order Of ROYAL BENGAL LOGISTICS, INC.

Remitter (Purchased By): KENSLY JUSTILIEN

Bank of America, N.A.
SAN ANTONIO, TX


AUTHORIZED SIGNATURE

⑈ 1297015369 ⑈ ⑆ 114000019 ⑆ 001641001973 ⑈

■ THE ORIGINAL DOCUMENT HAS A WHITE REFLECTIVE WATERMARK ON THE BACK. ■ HOLD AT AN ANGLE TO VIEW WHEN CHECKING THE ENDORSEMENTS. ■

00-53-31643 06-2019

KNOW YOUR ENDORSER - REQUIRE IDENTIFICATION
ENDORSE CHECK HERE

X

DO NOT WRITE SIGNATURE BELOW THIS LINE

DEPOSITORY BANK ENDORSEMENT

064311541

0066142 11-24
Office AU # 1210(8)

Remitter: JEAN STSIMON
Purchaser: JEAN STSIMON
Purchaser Account: 8694
Operator I.D.: f1007234 u326379
Funding Source: Paper Item(s)

CASHIER'S CHECK

SERIAL #: 6614201987
ACCOUNT#: 4861-513265

May 24, 2021

PAY TO THE ORDER OF ***ROYAL BENGAL LOGISTICS INC***

****Thirty-Five Thousand and 00/100 -US Dollars ****

****\$35,000.00****

Payee Address:
Memo:

WELLS FARGO BANK, N.A.
9501 WESTVIEW DR
CORAL SPRINGS, FL 33076
FOR INQUIRIES CALL (480) 394-3122

NOTICE TO PURCHASER-IF THIS INSTRUMENT IS LOST,
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AND REQUIRE AN INDEMNITY AGREEMENT AND BOND.

VOID IF OVER US \$ 35,000.00

NON-NEGOTIABLE

Purchaser Copy

FB004 (10/19) M4203 90368890

TrailerMove LLC

50726

05/18/2021		Royal Bengal Logistics			
Date	Type	Reference	Original Amount	Balance Due	Payment
04/27/2021	Bill	RBL2328-019T	200.00	200.00	200.00
		Check Amount			200.00

Goldenwest Checking

200.00



CASHIER'S CHECK

04/09/2021

61-1/620

5506173667

DUQUENNE ZETRENNE /

Purchaser / Purchased For

THIRTY FIVE THOUSAND DOLLARS AND 00 CENTS

PAY TO THE ORDER OF: ROYAL BENGAL LOGISTICS

Regions Bank

\$35,000.00

Authorized Signature

Branch FL06232
CC026232

Security
Features
Details on
Back.

⑈5506173667⑈ ⑆062000019⑆ 0000742651⑈

ENDORSE CHECK HERE
X

MP

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

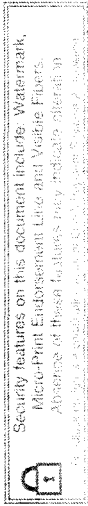
DEPOSITORY BANK ENDORSEMENT

Edwards

FOR INFORMATION CONCERNING THIS INSTRUMENT

CONTACT:

1-800-REGIONS



282111107 NEW 01/08 8810004306

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

CHASE

CASHIER'S CHECK

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

1176426397 25-3 440

Date 02/10/2021 Void after 7 years

Remitter: MOISE BERTIL

Pay To The Order Of: ROYAL BENGAL LOGISTICS INC

Pay: TWENTY FIVE THOUSAND DOLLARS AND 00 CENTS

Drawer: JPMORGAN CHASE BANK, N.A.

Reginald Chambers, Chief Administrative Officer
JPMorgan Chase Bank, N.A.
Columbus, OH

Do not write outside this box

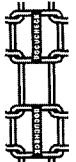
Memo: _____

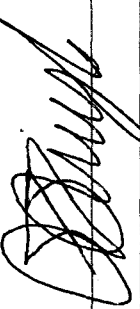
Note: For information only. Comment has no effect on bank's payment.

Security Features Details on Back

⑈ 1176426397 ⑈ ⑆044000037⑆ 758661326⑈

WARNING — DO NOT CASH CHECK
WITHOUT NOTING WATERMARK.
HOLD TO LIGHT TO VERIFY WATERMARK.



X 

MP

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

DEPOSITORY BANK ENDORSEMENT


1407681100

FOR INFORMATION CONCERNING THIS INSTRUMENT

CONTACT:

JPMORGAN CHASE BANK, N.A.

1-866-593-0356


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282111107 NEW 01/08 8810004306

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

CASHIER'S CHECK

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

CHASE 

Remitter: ELIE SEJOUR

Date: 02/17/2021

Void after 7 years

1176228137


440

Pay To The Order Of: ROYAL BENGAL LOGISTICS, INC

Pay: TWENTY FIVE THOUSAND DOLLARS AND 00 CENTS

\$ 25,000.00 ****

Drawer: JPMORGAN CHASE BANK, N.A.



Reginald Chambers, Chief Administrative Officer
JPMorgan Chase Bank, N.A.
Columbus, OH

Do not write outside this box


Memo: _____

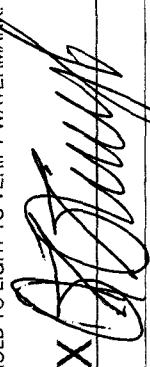
Note: For information only. Comment has no effect on bank's payment.

Security Features Details on Back

⑈ 1176228137⑈ ⑆044000037⑆ 758661326⑈

WARNING — DO NOT CASH CHECK
WITHOUT NOTING WATERMARK.
HOLD TO LIGHT TO VERIFY WATERMARK.



X 

MP

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DEPOSITORY BANK ENDORSEMENT

E-Deposit

FOR INFORMATION CONCERNING THIS INSTRUMENT

CONTACT:

JPMORGAN CHASE BANK, N.A.

1-866-593-0356

1407659231

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Terms and Conditions (Remitter and Payee):

- * Please keep this copy for your record of the transaction
- * The laws of a specific state will consider these funds to be "abandoned" if the Cashier's Check is not cashed by a certain time
 - Please cash/deposit this Cashier's Check as soon as possible to prevent this from occurring
 - In most cases, the funds will be considered "abandoned" before the "Void After" Date
- * Placing a Stop Payment on a Cashier's Check
 - Stop Payment can only be placed if the Cashier's Check is lost, stolen, or destroyed
 - We may not re-issue or refund the funds after the stop payment has been placed until 90 days after the original check was issued
- * Please visit a Chase branch to report a lost, stolen, or destroyed Cashier's Check or for any other information about this item

**FOR YOUR PROTECTION SAVE THIS COPY
CASHIER'S CHECK**

Customer Copy

1418925531

05/18/2021

Void after 7 years

Remitter: DANISE PRESENDIEU

\$ 17,500.00 ****

Pay To The Order Of: ROYAL BENGAL LOGISTICS INC. RBL

Memo: _____

Note: For information only. Comment has no effect on bank's payment.

Drawer: **JPMORGAN CHASE BANK, N.A.**

NON NEGOTIABLE



Terms and Conditions (Remitter and Payee):

- * Please keep this copy for your record of the transaction
- * The laws of a specific state will consider these funds to be "abandoned" if the Cashier's Check is not cashed by a certain time
 - Please cash/deposit this Cashier's Check as soon as possible to prevent this from occurring
 - In most cases, the funds will be considered "abandoned" before the "Void After" Date
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 - Stop Payment can only be placed if the Cashier's Check is lost, stolen, or destroyed
 - We may not re-issue or refund the funds after the stop payment has been placed until 90 days after the original check was issued
- * Please visit a Chase branch to report a lost, stolen, or destroyed Cashier's Check or for any other information about this item

**FOR YOUR PROTECTION SAVE THIS COPY
CASHIER'S CHECK**

Customer Copy

1176228663

05/18/2021

Void after 7 years

Remitter: ELIE SEJOUR/MYRLINE SEJOUR

\$ 17,500.00 ****

Pay To The Order Of: ROYAL BENGAL LOGISTICS, INC

Memo: _____

Note: For information only. Comment has no effect on bank's payment.

Drawer: **JPMORGAN CHASE BANK, N.A.**

NON NEGOTIABLE

407

Clear Sun

TASUS

□ CoA - typical logics -

1/20 Expense Budget:

Truck Expense:

Fuel

Tolls

Truck Fuel

DOT Safety Capline

Insurance

Misc Expense: Repairs

Subcontractors

Subcontractors

Truck Maintenance

CPS Tracy

Truck Insurance

Truck Repairs

~~Boyle Shells~~
~~[Handwritten scribbles]~~

Immediate Issues:

☒ 21 in meeting w/ CPA : information request

☐ specific identification of interest payments?

☐ what are the OB payments? interest? ~~dividend?~~ lease?

☐ how are the investments accounted for in car books?
IN → "Start-up Payment" nonrecourse
OUT → lease payment

STARTING POINT:

2021. Opening Balances (per 2020. 1120.5)

INTEREST 20

A:	Cash	31.480]	✓
	Loan to Shareholders	72.540		

~~Other Assets~~

	Buildings + Other Depreciable Assets	235.021]	✓
	Less: Accumulated Depreciation	(124.943)		

L:	Other Current Liabilities	32.500]	DPS LOAN
	Mortgage Notes BP (all > 1 year)	96.059		
	Capital Stock	1.000		
	APIC	72.446		
	RIE	12.091		

FRIDAY:

Chart of Accounts:

7 ☒ Bank

☒ ACCA ACCOUNTS 2021

2020. ENDING BALANCE

☒ AIR

☒ CLEAN UP

☒ INVENTORY

☒ CLEAN UP

☒ UNCATEGORIZED ASSET

☒ UNDEPOSITED FUNDS

~~UNDEPOSITED FUNDS~~

☒ EQUIPMENT & AUTO
(Accumulated Depreciation)

Chart of Accounts:

1 CREDIT CARDS

2 OCH

3 Line of Credit

4 Other Current Liabilities

5 PPP Loan: Cash Act

6 Loan

7 MCA Loan

8 Capital Stock

9 Owners Balance - Equity

10 Owner's Investment

11 Owner's Pay - Personal Expenses

12 R/E

13 Net Income

(Derived)

2. REC. cb HP M283 (over let
28401612
Prisoner: ID 172.16.100.48

Prisoner Communication

SSID: RGL Main 200

Sc: 1b: 3a: 7a: 75: cb

[Service Fee Income] "Start-up Payment" → Income

~~[REDACTED]~~
[REDACTED] → Expense
[REDACTED] → AUTO
[REDACTED] "Lease Payment"

[Asset Income] CTR



				Revenue
OCT	10/10	\$100	✓	✓
	10/29	\$15	✓	
NOV	11/24	\$100.000	✓	✓
	11/26	\$15	✓	
DEC	INCOME: 12/7	\$1000	✓	✓
	12/27	\$1000	✓	

[Transfer to Ctl to Fund Account]

PAYOUT SECTION

Dink: auto payment BofA

Dana Dink: one-time payment from CWF

(GREEN): manual payment from BofA

BUSE - was CITIBANK. BUT TRANSITIONING

THROUGH TO INVESTORS

GREEN (copy)

WHITE: one contract

BUSE: two shell contract

Dink: (duplicate)

RED: (contract terminated)

Goal: automate process.

APP CREATION

ACH DEBIT

Venue

12/6

11,000⁰⁰

12/7

1,909⁷²

2,500⁻

2,500⁻

2,500⁻

5,000⁻

5,000⁻

5,000⁻

12/13

1,909⁷²

1,909⁷²

2,500⁻

3,819⁰⁴

5,000⁻

12/19

2,500⁻


2,500⁻


2,500⁻


983⁻

Asset Lease Payment — Due from
value less —
Cash from Lease Payment —
Accounts Payable: — Cash

Asset Lease + Ledger "Old Machine" 353,000 —
Rent & Lease "Rent or Lease of Bldgs" 30,000 —
Travel Expense "Insurance" 3,000,000?

Auto Payment + Travel Lease Payment —  NO
"Auto"

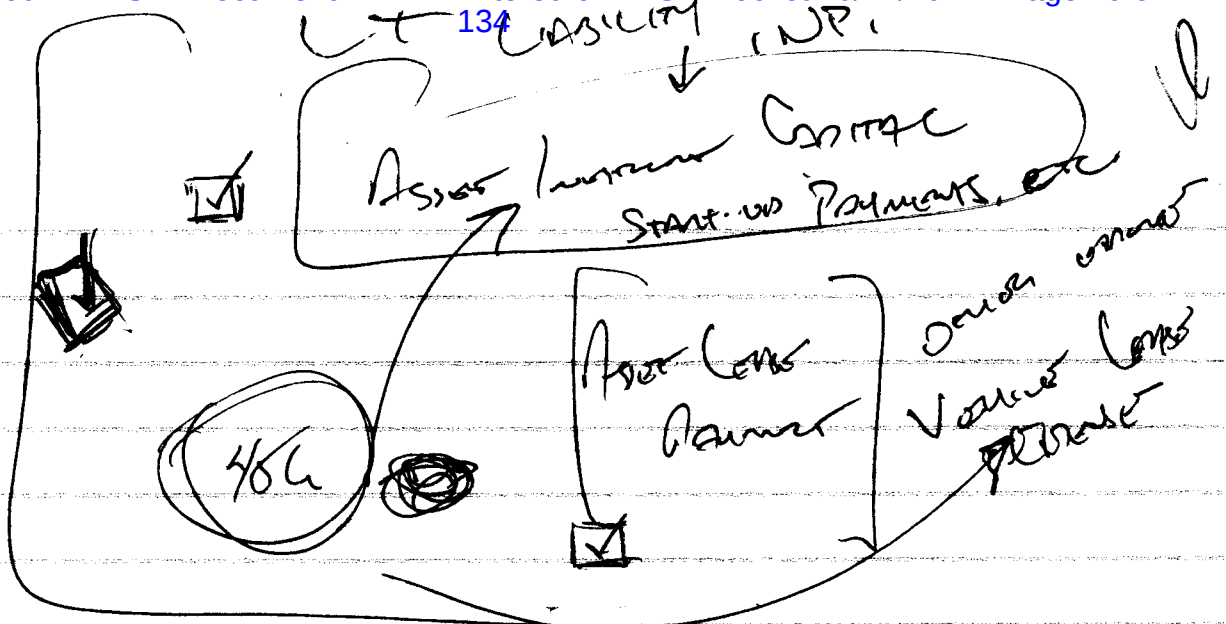
~~Interest Expense + Business (Operating) Lease~~ 

Variable
Operating Lease  ?
Travel "Old Expense"
Operating "Value less"

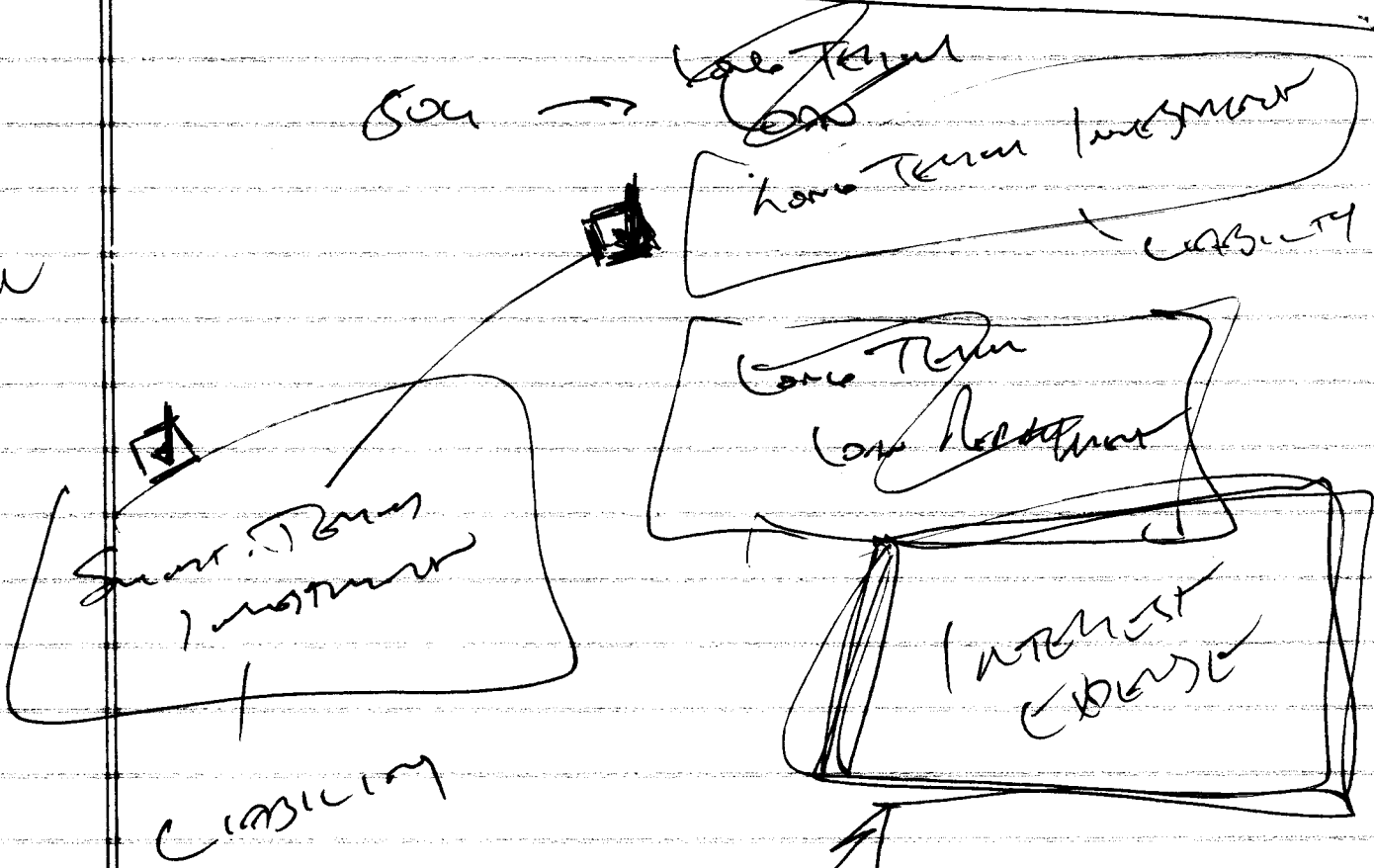
"Loss"

Vendors →

6/1/2018



1/6



CASUALTY

RECEIVED

Transfer

Family Lease

10/24/24. incl. M1. 2021

172.16.100.18

u.o. Dec
1/5
msc

Direct - cb. + IP m283 Cae Jer
284 31612

5a. Ab. 3a: 7a: 75. cb

~~box~~

MFP m283 Cdw

[HD Summit for Dwyer]

2

110

Person:

Asset

Asset

Stash
stash

Asset

\$11k - rent

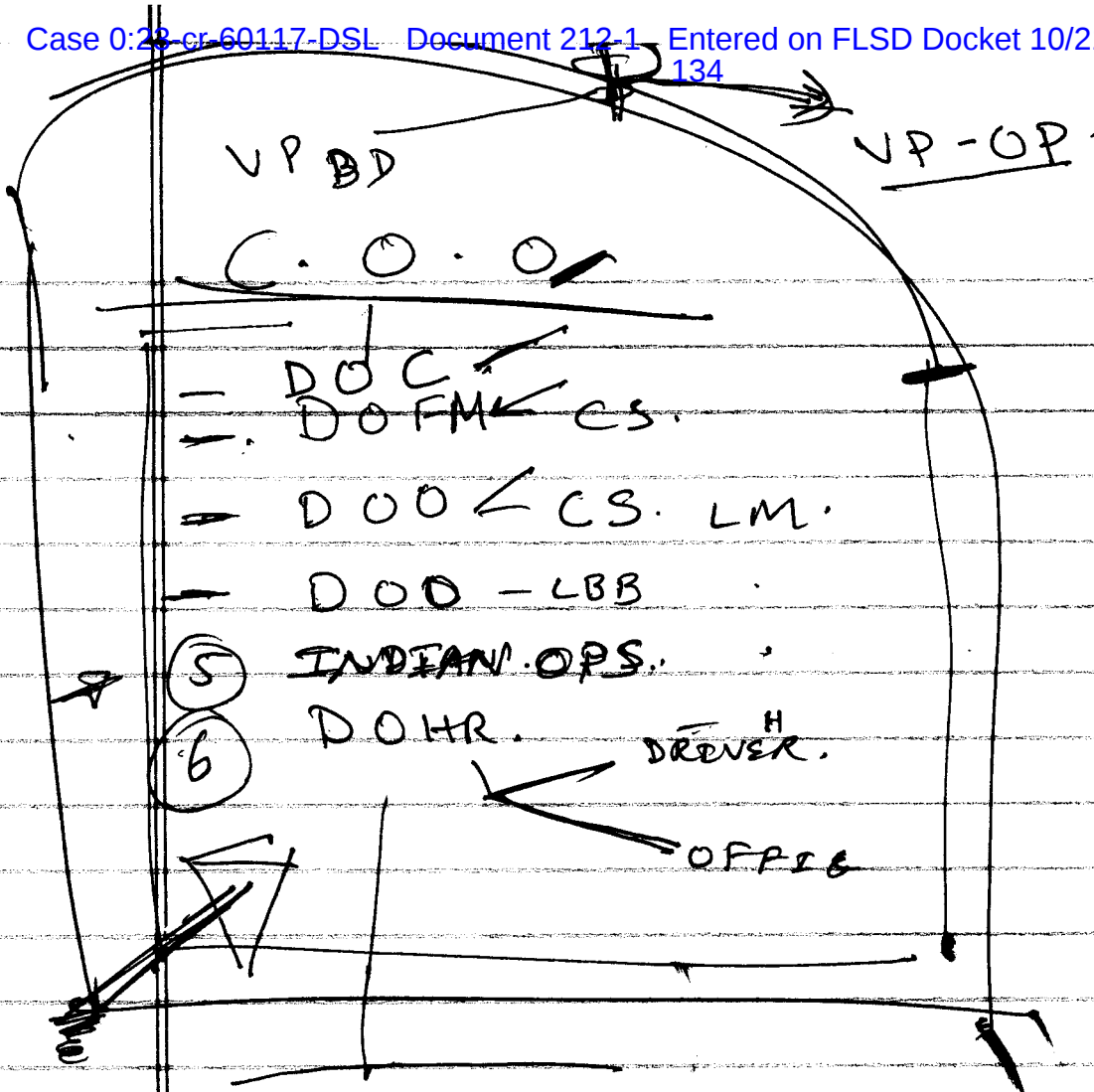
\$1900 - power

\$37k - fuel

\$41,333 - 1st back

711²⁰ - 1st back

9 year loan



Fuel management

IRP / IFTA Management

MCS90, UCR, ELD, TRAILER TRACKING.
Load productivity.

DRIVER Hiring / TRAINING.

FLEET Maintenance.

Supervise Ass't Management

D.

Paul D. Dineen
VP

RBL

COO Richard

FM

L

OPERATE ASSETS for Revenue.

2018	- 75K
2019	- 1.9M
2020	- 2.9M
2021	- 8.5MIL

2022

23

24

25

2025

100M

100Z

TRANSITION

SANMY

5502

S-CORP.

ASSET INVESTOR

① L 45K
LTR
LTL

TODD

ASSET
MGT.

LM

BDO

BDO

602

30W

50-1291/219

When tearing out checks,
HOLD UPPER CORNER

1

SANJAY SINGH
3700 NW 109TH AVE.
CORAL SPRINGS, FL 33065-2721

2

TD Ameritrade
Payable through:
TD Bank USA, N.A.
Member FDIC.

3

**STOP! Please inspect your order for accuracy.
If you find an error, please call us at
877-838-5287.**


4

**PLEASE EXAMINE
THE FOLLOWING:**
1 Contact Information
2 Institution's Name
3 Institution's Routing Number
4 Your Account Number

6

4211947351

0219129151 7408265093 0101



101											
✓ Track Your Expenses...											
<input type="checkbox"/> Auto/Travel	<input type="checkbox"/> Education <input type="checkbox"/> Medical/Dental										
<input type="checkbox"/> Business	<input type="checkbox"/> Entertainment <input type="checkbox"/> Savings										
<input type="checkbox"/> Charities	<input type="checkbox"/> Food <input type="checkbox"/> Taxes										
<input type="checkbox"/> Clothing	<input type="checkbox"/> Home <input type="checkbox"/> Utilities										
<input type="checkbox"/> Dependent Care	<input type="checkbox"/> Insurance <input type="checkbox"/> Other										
<div style="display: flex; justify-content: space-between;"><div style="width: 40%;"><p style="font-size: 2em; font-family: cursive;">RBL</p><p style="font-size: 1.5em; font-family: cursive;">300 K</p></div><div style="width: 50%; text-align: right;"><table border="1" style="width: 100%; border-collapse: collapse;"><tr><td style="width: 30%; text-align: right;">BAL. FOR'D</td><td style="width: 70%;"></td></tr><tr><td style="text-align: right;">ITEM AMOUNT</td><td></td></tr><tr><td style="text-align: right;">BALANCE</td><td></td></tr><tr><td style="text-align: right;">DEPOSIT</td><td></td></tr><tr><td style="text-align: right;">FOR'D</td><td></td></tr></table></div></div> <p style="font-size: 0.8em;">Duplicate is produced using soy-based materials. Images may appear light.</p> <p><input type="checkbox"/> TAX DEDUCTIBLE ITEM</p> <div style="background: repeating-linear-gradient(45deg, transparent, transparent 2px, black 2px, black 4px); height: 30px; width: 100%;"></div> <p style="font-size: 0.8em;">Memo _____</p>		BAL. FOR'D		ITEM AMOUNT		BALANCE		DEPOSIT		FOR'D	
BAL. FOR'D											
ITEM AMOUNT											
BALANCE											
DEPOSIT											
FOR'D											
<p style="font-size: 0.9em;">For enhanced security your account number will not be printed on this copy</p> <p style="font-weight: bold; font-size: 1.1em;">NOT NEGOTIABLE</p>											

102

✓ Track Your Expenses...

<input type="checkbox"/> Auto/Travel	<input type="checkbox"/> Education	<input type="checkbox"/> Medical/Dental
<input type="checkbox"/> Business	<input type="checkbox"/> Entertainment	<input type="checkbox"/> Savings
<input type="checkbox"/> Charities	<input type="checkbox"/> Food	<input type="checkbox"/> Taxes
<input type="checkbox"/> Clothing	<input type="checkbox"/> Home	<input type="checkbox"/> Utilities
<input type="checkbox"/> Dependent Care	<input type="checkbox"/> Insurance	<input type="checkbox"/> Other

05/18/2022

ROYAL BENGAL LOGISTICS

THREE HUNDRED THOUSAND ONLY

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Images may appear light.

☐ TAX DEDUCTIBLE ITEM

Memo: Return to RBL

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NOT NEGOTIABLE

BAL. FOR'D	
DEPOSIT	300,000.00
BALANCE	
FOR'D	

103

✓ Track Your Expenses...

<input type="checkbox"/> Auto/Travel	<input type="checkbox"/> Education	<input type="checkbox"/> Medical/Dental
<input type="checkbox"/> Business	<input type="checkbox"/> Entertainment	<input type="checkbox"/> Savings
<input type="checkbox"/> Charities	<input type="checkbox"/> Food	<input type="checkbox"/> Taxes
<input type="checkbox"/> Clothing	<input type="checkbox"/> Home	<input type="checkbox"/> Utilities
<input type="checkbox"/> Dependent Care	<input type="checkbox"/> Insurance	<input type="checkbox"/> Other

05/16/2022

Royal Bank 103103
FIVE hundred thousand only

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Images may appear light.

☐ TAX DEDUCTIBLE ITEM

Memo: Return 10 RBL

BAL FOR'D	
ITEM AMOUNT	500,000.00
BALANCE	
DEPOSIT	
FOR'D	

For enhanced security your account number will not be printed on this copy

NOT NEGOTIABLE

✓ Track Your Expenses...			104														
<input type="checkbox"/> Auto/Travel	<input type="checkbox"/> Education	<input type="checkbox"/> Medical/Dental	<div>05/06/2022</div> <table><tr><td>BAL.</td><td></td></tr><tr><td>FOR'D</td><td></td></tr><tr><td>ITEM</td><td></td></tr><tr><td>AMOUNT</td><td>650,000.00</td></tr><tr><td>BALANCE</td><td></td></tr><tr><td>DEPOSIT</td><td></td></tr><tr><td>FOR'D</td><td></td></tr></table>	BAL.		FOR'D		ITEM		AMOUNT	650,000.00	BALANCE		DEPOSIT		FOR'D	
BAL.																	
FOR'D																	
ITEM																	
AMOUNT	650,000.00																
BALANCE																	
DEPOSIT																	
FOR'D																	
<input type="checkbox"/> Business	<input type="checkbox"/> Entertainment	<input type="checkbox"/> Savings															
<input type="checkbox"/> Charities	<input type="checkbox"/> Food	<input type="checkbox"/> Taxes															
<input type="checkbox"/> Clothing	<input type="checkbox"/> Home	<input type="checkbox"/> Utilities															
<input type="checkbox"/> Dependent Care	<input type="checkbox"/> Insurance	<input type="checkbox"/> Other															
<p>Royal Royal Logistics</p> <p>TWO hundred and fifty thousand</p> <p>Duplicate is produced using soy-based materials. Images may appear light.</p> <p><input type="checkbox"/> TAX DEDUCTIBLE ITEM</p> <p>Memo: Return to RBL</p> <p>For enhanced security your account number will not be printed on this copy</p> <p>NOT NEGOTIABLE</p>																	

Track Your Expenses...			105
<input type="checkbox"/> Auto/Travel	<input type="checkbox"/> Education	<input type="checkbox"/> Medical/Dental	
<input type="checkbox"/> Business	<input type="checkbox"/> Entertainment	<input type="checkbox"/> Savings	
<input type="checkbox"/> Charities	<input type="checkbox"/> Food	<input type="checkbox"/> Taxes	
<input type="checkbox"/> Clothing	<input type="checkbox"/> Home	<input type="checkbox"/> Utilities	
<input type="checkbox"/> Dependent Care	<input type="checkbox"/> Insurance	<input type="checkbox"/> Other	

05/10/2022

ROYAL BOUTIQUE LOGISTICS INC

Seven hundred and fifty thousand

Duplicate is produced using soy-based materials.
Images may appear light.

☐ TAX DEDUCTIBLE ITEM

Memo: Re-check

BAL. FOR'D	
ITEM AMOUNT	750,000.00
BALANCE	
DEPOSIT	
FOR'D	

For enhanced security your account number will not be printed on this copy

NOT NEGOTIABLE

108

☒ Track Your Expenses...

<input type="checkbox"/> Auto/Travel	<input type="checkbox"/> Education	<input type="checkbox"/> Medical/Dental
<input type="checkbox"/> Business	<input type="checkbox"/> Entertainment	<input type="checkbox"/> Savings
<input type="checkbox"/> Charities	<input type="checkbox"/> Food	<input type="checkbox"/> Taxes
<input type="checkbox"/> Clothing	<input type="checkbox"/> Home	<input type="checkbox"/> Utilities
<input type="checkbox"/> Dependent Care	<input type="checkbox"/> Insurance	<input type="checkbox"/> Other

Royal Bengal Logistics Inc.
two hundred and fifty thousand

05/11/2022

BAL. FOR'D	
ITEM AMOUNT	250,000.00
BALANCE	
DEPOSIT	
FOR'D	

☐ TAX DEDUCTIBLE ITEM

Memo: Reborn RBI -

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For enhanced security your account number will not be printed on this copy

NOT NEGOTIABLE

107

☒ Track Your Expenses...

<input type="checkbox"/> Auto/Travel	<input type="checkbox"/> Education	<input type="checkbox"/> Medical/Dental
<input type="checkbox"/> Business	<input type="checkbox"/> Entertainment	<input type="checkbox"/> Savings
<input type="checkbox"/> Charities	<input type="checkbox"/> Food	<input type="checkbox"/> Taxes
<input type="checkbox"/> Clothing	<input type="checkbox"/> Home	<input type="checkbox"/> Utilities
<input type="checkbox"/> Dependent Care	<input type="checkbox"/> Insurance	<input type="checkbox"/> Other

05/18/2022

ROYAL FERRAL LEGISLATION

TWO hundred & fifty thousand

Duplicate is produced using soy-based materials.
Images may appear light.

☐ TAX DEDUCTIBLE ITEM

BAL. FOR'D	
ITEM AMOUNT	250,000.00
BALANCE	
DEPOSIT	
FOR'D	

Memo FOR RBL

For enhanced security your account number will not be printed on this copy

NOT NEGOTIABLE

108

Track Your Expenses...

<input type="checkbox"/> Auto/Travel	<input type="checkbox"/> Education	<input type="checkbox"/> Medical/Dental
<input type="checkbox"/> Business	<input type="checkbox"/> Entertainment	<input type="checkbox"/> Savings
<input type="checkbox"/> Charities	<input type="checkbox"/> Food	<input type="checkbox"/> Taxes
<input type="checkbox"/> Clothing	<input type="checkbox"/> Home	<input type="checkbox"/> Utilities
<input type="checkbox"/> Dependent Care	<input type="checkbox"/> Insurance	<input type="checkbox"/> Other

05/19/2022

ROYAL Bangor Logistics

Two hundred fifty thousand

Return

☐ TAX DEDUCTIBLE ITEM

Memo *RRBL*

Duplicate is produced using soy-based materials.
Images may appear light.

BAL FOR'D	
ITEM AMOUNT	<i>250,000.00</i>
BALANCE	
DEPOSIT	
FOR'D	

For enhanced security your account number will not be printed on this copy

NOT NEGOTIABLE

109

Track Your Expenses...

<input type="checkbox"/> Auto/Travel	<input type="checkbox"/> Education	<input type="checkbox"/> Medical/Dental
<input type="checkbox"/> Business	<input type="checkbox"/> Entertainment	<input type="checkbox"/> Savings
<input type="checkbox"/> Charities	<input type="checkbox"/> Food	<input type="checkbox"/> Taxes
<input type="checkbox"/> Clothing	<input type="checkbox"/> Home	<input type="checkbox"/> Utilities
<input type="checkbox"/> Dependent Care	<input type="checkbox"/> Insurance	<input type="checkbox"/> Other

Royal Brought
two hundred and forty thousand

05/23/2022

BAL. FOR'D	
ITEM AMOUNT	<i>750,000.00</i>
BALANCE	
DEPOSIT	
FOR'D	

☐ TAX DEDUCTIBLE ITEM

Memo *RBI*

Duplicate is produced using soy-based materials.
Images may appear light.

For enhanced security your account number will not be printed on this copy

NOT NEGOTIABLE

110

05/21/2022

BAL. FOR'D	
ITEM AMOUNT	125000.00
BALANCE	
DEPOSIT	
FOR'D	

☐ Business ☐ Education ☐ Medical/Dental
☐ Charities ☐ Entertainment ☐ Savings
☐ Clothing ☐ Food ☐ Taxes
☐ Dependent Care ☐ Home ☐ Utilities
☐ Insurance ☐ Other

Royal Bouquet Logistics
ONE hundred & twenty five thousand

Duplicate is produced using soy-based materials.
Images may appear light.

☐ TAX DEDUCTIBLE ITEM

Memo *RBL*

For enhanced security your account number will not be printed on this copy

NOT NEGOTIABLE

<input checked="" type="checkbox"/> Track Your Expenses...			111	
<input type="checkbox"/> Auto/Travel	<input type="checkbox"/> Education	<input type="checkbox"/> Medical/Dental		
<input type="checkbox"/> Business	<input type="checkbox"/> Entertainment	<input type="checkbox"/> Savings		
<input type="checkbox"/> Charities	<input type="checkbox"/> Food	<input type="checkbox"/> Taxes		
<input type="checkbox"/> Clothing	<input type="checkbox"/> Home	<input type="checkbox"/> Utilities		
<input type="checkbox"/> Dependent Care	<input type="checkbox"/> Insurance	<input type="checkbox"/> Other		

08/28/2022

ROYAL ROYAL LEGAL SERVICES INC.

ONE HUNDRED & FIFTY FIVE THOUSAND

Duplicate is produced using soy-based materials.
Images may appear light.

☐ TAX DEDUCTIBLE ITEM

BAL FOR'D	
ITEM AMOUNT	175,000.00
BALANCE	
DEPOSIT	
FOR'D	

Memo RBL

For enhanced security your account number will not be printed on this copy

NOT NEGOTIABLE

4477

112

60-10071/0418

SANJAY SINGH
3700 NW 108TH AVE.
CORAL SPRINGS, FL 33065-2721

DATE 05/27/2022

PAY TO THE ORDER OF _____

1000,000 DOLLARS

TD Ameritrade
Payable through:
TD Bank USA, N.A.
Member FDIC

MEMO _____

40219129151 7408265093 0112

113

✓ Track Your Expenses...

<input type="checkbox"/> Auto/Travel	<input type="checkbox"/> Education	<input type="checkbox"/> Medical/Dental
<input type="checkbox"/> Business	<input type="checkbox"/> Entertainment	<input type="checkbox"/> Savings
<input type="checkbox"/> Charities	<input type="checkbox"/> Food	<input type="checkbox"/> Taxes
<input type="checkbox"/> Clothing	<input type="checkbox"/> Home	<input type="checkbox"/> Utilities
<input type="checkbox"/> Dependent Care	<input type="checkbox"/> Insurance	<input type="checkbox"/> Other

09/27/2022

ROYAL BENEFIT REGISTER

ONE MILLION DOLLARS

Duplicate is produced using soy-based materials.
Images may appear light.

☐ TAX DEDUCTIBLE ITEM

Memo RBL

BAL. FOR'D	
ITEM AMOUNT	1,000,000.00
BALANCE	
DEPOSIT	
FOR'D	

For enhanced security your account number will not be printed on this copy

NOT NEGOTIABLE

114

✓ Track Your Expenses...

<input type="checkbox"/> Auto/Travel	<input type="checkbox"/> Education	<input type="checkbox"/> Medical/Dental
<input type="checkbox"/> Business	<input type="checkbox"/> Entertainment	<input type="checkbox"/> Savings
<input type="checkbox"/> Charities	<input type="checkbox"/> Food	<input type="checkbox"/> Taxes
<input type="checkbox"/> Clothing	<input type="checkbox"/> Home	<input type="checkbox"/> Utilities
<input type="checkbox"/> Dependent Care	<input type="checkbox"/> Insurance	<input type="checkbox"/> Other

ROYAL BENIGN LOGISTICS
FIVE HUNDRED THOUSAND ONLY

Duplicate is produced using soy-based materials.
Images may appear light.

☐ TAX DEDUCTIBLE ITEM

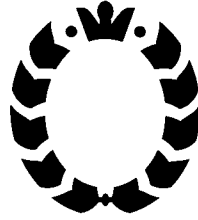
Memo RBL

For enhanced security your account number will not be printed on this copy

NOT NEGOTIABLE

Cancelled 05/31/2022

BAL. FOR'D	
ITEM AMOUNT	500,000.00
BALANCE	
DEPOSIT	
FOR'D	



PROSPERITY
BANK[®] —————

online

EDN

— 83-0867134



→ USER.

Routing/Transit Number and Account Number shown on this document are for your new account. The information shown can be referred to when making deposits and withdrawals quickly and accurately. Please be sure to keep this and all business financial information secure.

Every business
needs a check
sometime!

- Vendor payments
 - Office expenses
 - Charitable donations
 - Proof of payment
 - Payroll
 - Taxes
- Be sure to ask about

Be sure to ask about ordering checks for your new account.

DATE _____		88-2265/1131-999
PAY TO THE ORDER OF _____		\$ _____
_____		DOLLARS
	PROSPERITY BANK® www.prosperitybankusa.com	 Security Features Details on Back.
FOR _____		<small>1. AUTHORIZED SIGNATURE REQUIRED 2. SIGNATURE AUTHORIZED 3. SIGNATURE AUTHORIZED 4. SIGNATURE AUTHORIZED 5. SIGNATURE AUTHORIZED 6. SIGNATURE AUTHORIZED 7. SIGNATURE AUTHORIZED 8. SIGNATURE AUTHORIZED 9. SIGNATURE AUTHORIZED 10. SIGNATURE AUTHORIZED</small>
⑆ 113122655⑆		221443123⑆

88-2265/1131-999

DATE _____

PAY
TO THE
ORDER OF _____

\$

DOLLARS

Security
Features
Details on
Back.

PROSPERITY BANK®

www.prospertybankusa.com

FOR _____

AUTHORIZE SIGNATURE AUTHORIZED ENDORSEMENT SIGNATURE AUTHORIZED ENDORSEMENT SIGNATURE AUTHORIZED ENDORSEMENT SIGNATURE AUTHORIZED ENDORSEMENT MP

⑆ 113122655 ⑈ 221443123 ⑈



Commercial Loan Request: List of Financial Needs

- **Last two years of business tax returns**
- **Last two years of personal tax returns**
- **Signed personal financial statement on all principals and guarantors**
- **Current Balance Sheet for Business**
- **Interim Profit and Loss of Business (if available)**
- **New Business: Proforma Financial statement for 24 month period**

PERSONAL FINANCIAL STATEMENT

as of _____

NAME	SOCIAL SECURITY NO.	DATE OF BIRTH	EMPLOYER	HOW LONG
HOME ADDRESS	PHONE	HOW LONG	OCCUPATION / POSITION	
BUSINESS ADDRESS	PHONE	SPOUSE'S NAME	NO. OF DEP.	

SECTION A: ASSETS

CASH	(Schedule 1)	
MARKETABLE SECURITIES	(Schedule 2)	
NON-MARKETABLE SECURITIES	(Schedule 3)	
INVESTMENTS IN PARTNERSHIPS	(Schedule 4)	
REAL ESTATE (HOMESTEAD)	(Schedule 5)	
REAL ESTATE (OTHER)	(Schedule 5)	
IRA'S & RETIREMENT PLANS	(Schedule 6)	
OIL & GAS INTERESTS	(Schedule 7)	
OTHER ASSETS		
Personal Property		
Automobiles		
Notes Receivable		
Interests in Trusts		
Misc.		
TOTAL ASSETS		

SECTION B: LIABILITIES

MORT. PAYABLE (HOMESTEAD)	(Schedule 5)	
REAL ESTATE / MORT. PAYABLE	(Schedule 5)	
NOTES PAYABLE	(Schedule 8)	
MARGIN DEBT DUE BROKERS	(Schedule 2)	
NON-MARKETABLE SECURITIES DEBT	(Schedule 3)	
LOANS SECURED BY RETIREMENT	(Schedule 6)	
OIL & GAS RELATED DEBT	(Schedule 7)	
TAXES PAYABLE		
CREDIT CARD DEBT		
OTHER LIABILITIES		
Misc.		
TOTAL LIABILITIES		
NET WORTH (Assets less Liabilities)		
TOTAL LIABILITIES & NET WORTH		

SECTION C: CASH INCOME AND CASH EXPENSE INFORMATION

	THIS YEAR		THIS YEAR
CASH INCOME*		CASH EXPENSE**	
GROSS WAGES OR SALARIES		REAL ESTATE / MORTGAGE PAYMENTS	
COMMISSIONS, BONUSES, ETC.		REGULARLY SCHEDULED PAYMENTS	
PARTNERSHIP DRAWS, ETC.		INCOME TAXES	
PARTNERSHIP DISTRIBUTIONS		PARTNERSHIP CONTRIBUTIONS	
INTEREST & DIVIDENDS		OTHER TAXES (REAL ESTATE, ETC.)	
RENTAL INCOME		LIVING EXPENSES & MISC.	
OIL & GAS INCOME		RENTAL EXPENSES	
OTHER		OIL & GAS EXPENSES	
		OTHER ANTICIPATED PAYMENTS	
		OTHER	
TOTAL CASH INCOME		TOTAL CASH EXPENSE	
		NET CASH FLOW	

*Income from alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

**List all assumptions on page 4 under Additional comments and describe any significant expected changes in your cash income or your cash expense.

In the following statement, the words "I", "me", and "my" mean anyone signing below. "You" and "your" refer to Bank.

I have given you this financial statement, and attachments, if any, in order to obtain credit or services from you. I understand that you will rely on this information in connection with any decision you make in providing credit or services to me. I warrant and represent to you that this financial statement and any other information I may supply to you is correct and fully and accurately discloses all of my assets and liabilities including, but not limited to, my contingent liabilities, cash income, and cash expenses as of the date I provide this information to you. All appraisals and similar indications of value relating to my assets which are available to me as of this date are attached for your review. You may assume that my financial condition is at least as good as shown on this statement until I provide you another updated financial statement. You may request credit information about me from others including an investigative consumer report and you may request a consumer credit report about me in connection with this statement for credit or services. If I ask you, you will tell me whether or not a consumer credit report was requested and will also tell me the name and address of the reporting agency. I give you my permission to obtain additional consumer credit reports and investigative consumer reports without telling me should you update, renew, extend, or review my credit or other service arrangements with you. You may also share credit information about me with your affiliates, subsidiaries, parent company, other creditors, and all others permitted or required by law. I understand that, in the event any information contained in the statement is incorrect, false, or misleading and you incur a loss, you may file a Criminal Referral Form as may be requested or required by your supervisory agency. I also understand that knowingly providing false or misleading information in the financial statement is a federal offense that may subject me to fine, imprisonment or both (18 USC Section 1014).

**ATTENTION: CONTINGENT OBLIGATIONS SCHEDULE MUST BE COMPLETED,
IF NONE, THEN WRITE NONE ON THE SCHEDULE.**

SIGNATURE	DATE	SIGNATURE	DATE

SCHEDULE 7 - OIL & GAS INTERESTS

TYPE OF INTEREST	PERCENT OWNED	VALUE	DEBT	LIENHLDR	ANNUAL PAYMENTS	ANNUAL INCOME	ANNUAL EXPENSE
		\$0	\$0		\$0	\$0	\$0

SCHEDULE 8 - NOTES PAYABLE

FIN. INSTITUTION	PURPOSE	ORIGINAL DATE	ORIGINAL BALANCE	CURRENT BALANCE	MATURITY	ANNUAL PAYMENTS	COLLATERAL
				\$0		\$0	

SCHEDULE 9 - CONTINGENT OBLIGATIONS

Instructions: State Total Amount By Type of Liability and Describe

A) AS GUARANTOR OR ENDORSER	\$0	E) LETTERS OF CREDIT	\$0
B) ON LEASES OR CONTRACTS	\$0	F) FUTURE CAPITAL CONTRIBUTIONS	\$0
C) FOR LEGAL CLAIMS OR JUDGEMENTS	\$0	G) OTHER	\$0
D) INCOME TAX CLAIM OR DISPUTE	\$0	TOTAL OF A) THROUGH G)	\$0

DESCRIBE A) THROUGH G) ABOVE	BENEFICIARY PARTY	AMOUNT OBLIGATD	DATE OBLIGATD	PURPOSE OR EXPLANATION	MATURITY

SCHEDULE 10 - INSURANCE

AUTO	HOME / REAL ESTATE	LIFE
INSURANCE CO.	INSURANCE CO.	INSURANCE CO.
POLICY NO.	POLICY NO.	POLICY NO.
COVERAGE	COVERAGE	COVERAGE
		FACE VALUE
		CASH VALUE
AGENT NAME	AGENT NAME	AGENT NAME
PHONE #	PHONE #	PHONE #

NAME OF PERSONAL ATTORNEY:

- 1) Are you a defendant in any suits or legal actions? ____ No ____ Yes If yes, describe on a attached page.
- 2) Income tax returns filed through (date) _____. Are any returns being audited or contested? ____ No ____ Yes, If yes, what year(s)? _____.
- 3) Have you drawn a will? ____ No ____ Yes, If yes, year drawn _____. Executor/trix _____.
- 4) Do you have a line of credit or unused line of credit at any other institution? ____ No ____ Yes, If yes, indicate how much _____.
- 5) Have you every filed a petition in bankruptcy or has one been filed involuntarily against you? ____ No ____ Yes, If yes, describe on attached page.
- 6) Are you an Executive Officer, Director, or Principal Shareholder of a bank? ____ No ____ Yes, If yes, name of bank _____.

ACCOUNT AGREEMENT

Prosperity Bank
1401 Avenue Q
Lubbock, TX 79401

Account 221443123
Number:

Account Owner(s) Name & Address
ROYAL BENGAL LOGISTICS INC

408 DAVIS DR BLDG 82
LUBBOCK, TX 79416

Agreement Date: 11/18/2022 By: M7LC

- ☐ EXISTING Account - This agreement replaces previous agreement(s).
☐ This is a Temporary account agreement.

Account Description: TX Small Business Check

☒ Checking ☐ Savings ☐ NOW ☐

Initial Deposit \$ Source:

Ownership of Account - CONSUMER Purpose

☐ The types of accounts provided by Texas law have been disclosed on the separate Single-Party or Multiple-Party Account Selection Form Notice (Selection Form Notice), on which the undersigned have initialed to designate the ownership type selected. The undersigned acknowledge(s) receipt of a copy of the completed Selection Form Notice.

☐

Ownership of Account - BUSINESS Purpose

- ☐ Sole Proprietorship ☐ Single-Member LLC ☐ Partnership
☐ LLC (LLC tax classification: ☐ C Corp ☐ S Corp ☐ Partnership)
☐ C Corporation ☐ S Corporation ☐ Non-Profit
☒ Corporation

Business: TRUCKING/LOGISTIC

Additional Information:

Scanned by: Date:

FACSIMILE SIGNATURE(S) ALLOWED? ☐ Yes ☒ No

X

Backup Withholding Certifications (Non-U.S. Persons - Use separate Form W-8)

☒ By signing at right, I, DONALD L PROVOST, certify under penalties of perjury that the statements made in this section are true.

☒ TIN: 83-0867134 The Taxpayer Identification Number (TIN) shown is my correct taxpayer identification number.

☒ Not Subject to Backup Withholding. I am NOT subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.

☐ Exempt Recipient. I am an exempt recipient under the Internal Revenue Service Regulations. Exempt payee code (if any)

FATCA Code. The FATCA code entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

U.S. Person. I am a U.S. citizen or other U.S. person (as defined in the instructions).

Signature(s). The undersigned certifies the accuracy of the information he/she has provided and acknowledges receipt of a completed copy of this form. The undersigned authorizes the financial institution to verify credit and employment history and/or have a credit reporting agency prepare a credit report on the undersigned, as individuals. The undersigned also acknowledge the receipt of a copy and agree to the terms of the following agreement(s) and/or disclosure(s):

- ☒ Terms & Conditions ☒ Truth in Savings ☒ Funds Availability
☐ Electronic Fund Transfers ☒ Privacy ☒ Substitute Checks
☐ Common Features ☐

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

(1): [X]
DONALD L PROVOST

I.D. # 01831042 D.O.B. 03/09/1972

(2): [X]
SANJAY SINGH

I.D. # S520-780-79-3090 D.O.B. 08/29/1979

(3): [X]

I.D. # D.O.B.

(4): [X]

I.D. # D.O.B.

☐ The person(s) named below are Convenience Signers only (not owners)

[X]

I.D. # Other

[X]

I.D. # Other



Schedule of Fees - Business

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Account Balancing Assistance, per hour.....	\$27.50
Account Closed Within 90 Days of Opening	\$27.50
Account Inquiry Fee	\$3
Account Research, per hour... ..	\$30
ACH Notification of Change (NOC).....	\$3
ATM Owner, not separate account, monthly.....	\$100.00
ATM Owner, separate account, monthly.....	\$50 if 1-2 ATMs, \$100 if 3-5 ATMs, \$349 if 6 or more ATMs
Business ATM/Debit Transactions, off premises, each.....	\$3
Business Bill Pay.....	Pricing upon request
Business Overdraft, per business day.....	\$3
Cashier's Checks, Customer only, each.....	\$5.50
CD ROM Statements, per disk.....	\$37.50, \$10 each duplicate disk
Check Cashier, monthly.....	\$399.00
Check Printing.....	(Fee depends on style of check ordered)
Coin Counting, loose coin	5% of total if over \$100 for customers, 10% of total for non-customers
Collections - Customer only, each.....	\$25
Collections - Cash Letter, each.....	\$25
Collections - Foreign Check, each plus correspondent bank charges.....	\$35
Currency Straps, per strap.....	\$0.75
Deposit Corrections, each correction.....	\$1
Deposited Item Return, Charge on Check or ACH Transaction returned.....	\$12
Duplicate Statement, monthly.....	\$12
Exception Items, Excess MICR Rejects.....	\$1.50 each item, \$25 maximum charge per month
Fax	\$3.50 first page, \$1 each additional page
Hold Mail Request, monthly.....	\$12
Image Copies, each.....	\$2
Inactivity Fee (balance less than \$50, after 180 days), monthly.....	\$10
Medallion Stamp, Customer Only, per stamp.....	\$25
Money Market Accounts, up to 6 transactions per month free.....	an item fee of \$15 for each debit transaction in excess of 6 per month applies
Money Service Business, monthly.....	\$499.00
Money Service Business, application fee	\$100.00
National Account Pricing.....	Upon request
Night Depository, Deposit for Receptacle Key.....	\$6
Night Depository, Lock Bags.....	\$35
Non Customer Check Cashing.....	1.5% of check amount, \$3 minimum
Nonsufficient Funds:	
Overdraft Charge, each item.....	\$35
Return Item Charge, each item.....	\$35
Notary Service.....	\$5
Overdraft Transfer, each.....	\$10
Photocopy, Customer only, each page in excess of 20.....	\$1
Reprinted Tax Documents, per item	\$10
Return Mail, monthly.....	\$15
Rolled Coin, per roll.....	\$0.15
Safe Deposit Box Rental Payment Late Fee, 30 days late	\$15
Savings Accounts, up to 3 debit transactions per month free	an item fee of \$2 for each debit transaction in excess of 3 per month applies
Special Handling Fee for Deposited Item Returns, monthly.....	\$30
Special Statement Cut Off Fee, monthly.....	\$12
Statement Printout, each statement.....	\$5.50
Stop Payment, each.....	\$35
Subpoena, Levy, Garnishment	\$125 for first hour, \$40 per hour thereafter, plus \$2 per item copied, plus legal charges
Telephone Transfers, each.....	\$5.50
Temporary Checks Fee, per 12 checks.....	\$5
Wire Notification, monthly	\$3
Wire Transfer - Incoming, Customer only, each	\$7.50
Wire Transfer - Outgoing EFTPS, Customer only, each.....	\$25
Wire Transfer - Outgoing Foreign Currency, Customer only, each plus cost.....	\$40
Wire Transfer - Outgoing US Dollar, Customer only, each.....	\$20
Zipper Bags	\$5 small bag, \$6 medium bag, \$7 large bag

Subject to change without notice at Prosperity Bank's discretion and/or as required or allowed by law.



PROSPERITY BANK®

Rev 3/1/2022

FACTS

WHAT DOES PROSPERITY BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Payment History and transaction or loss history
- Checking account information and account transactions

When you are *no longer* our customer, we may continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Prosperity Bank chooses to share; and whether you can limit this sharing.

Reasons financial companies can share your personal information	Does Prosperity Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-800-531-1401 or visit www.prosperitybankusa.com

What we do	
How does Prosperity Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Prosperity Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Apply for a loan or give us your income information • Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Prosperity Bank does not share with our affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Prosperity Bank does not share with nonaffiliates for marketing purposes</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partner is another financial institution that executes securities transactions for our customers</i>
Other important information	
<p>Prosperity Bank® is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Prosperity Bank® should contact the Texas Department of Banking through the means indicated below.</p> <p>In Person or by U.S. Mail: Texas Department of Banking 2601 North Lamar Boulevard, Suite 300 Austin, Texas 78705-4294</p> <p>By Telephone: 1-877/276-5554 (toll free)</p> <p>By Fax: 1-512/475-1313</p> <p>By Email: consumer.complaints@dob.texas.gov</p> <p>Via the Internet Website: www.dob.texas.gov</p> <p>California Residents: In accordance with California law, Prosperity Bank will not share personal information we collect about California Residents with companies outside of Prosperity Bank, except as permitted by law, such as legal processes, as required to service your account or unless you provide us with express consent to do so.</p>	

Notice of Negative Information (Pre-sharing)

Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" means information concerning delinquencies, late payments, insolvency, or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

* * * *

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Terms and Conditions of Your Account

Contents:

- (1) Important Information about Procedures for Opening a New Account
- (2) Agreement
- (3) Liability
- (4) Deposits
- (5) Withdrawals
 - Generally*
 - Postdated Checks*
 - Checks and Withdrawal Rules*
 - Cash Withdrawals*
 - Multiple Signatures, Electronic Check Conversion, and Similar Transactions*
 - Notice of Withdrawal*
- (6) Uniform Single-Party or Multiple-Party Account Selection Form Notice
 - Single-Party Account Without "P.O.D." (Payable on Death) Designation*
 - Single-Party Account With "P.O.D." (Payable on Death) Designation*
 - Multiple-Party Account Without Right of Survivorship*
 - Multiple-Party Account With Right of Survivorship*
 - Multiple-Party Account with Right of Survivorship and "P.O.D." (Payable on Death) Designation*
 - Convenience Account*
 - Trust Account*
- (7) Business, Organization, and Association Accounts
- (8) Stop Payments
- (9) Telephone Transfers
- (10) Amendments and Termination
- (11) Notices
- (12) Statements
 - Your Duty to Report Unauthorized Signatures, Alterations, and Forgeries*
 - Your Duty to Report Other Errors or Problems*
 - Errors Relating to Electronic Fund Transfers or Substitute Checks*
 - Duty to Notify if Statement Not Received*
- (13) Direct Deposits
- (14) Temporary Account Agreement
- (15) Setoff
- (16) Check Processing
- (17) Check Cashing
- (18) Truncation, Substitute Checks, and Other Check Images
- (19) Remotely Created Checks
- (20) Unlawful Internet Gambling Notice
- (21) ACH and Wire Transfers
- (22) Facsimile Signatures
- (23) Restrictive Legends or Indorsements
- (24) Account Transfer
- (25) Indorsements
- (26) Death or Incompetence
- (27) Fiduciary Accounts
- (28) Credit Verification
- (29) Legal Actions Affecting Your Account
- (30) Account Security
 - Duty to Protect Account Information and Methods of Access*
 - Positive Pay and Other Fraud Prevention Services*
- (31) Telephonic Instructions
- (32) Monitoring and Recording Telephone Calls and Consent to Receive Communications
- (33) Claim of Loss
- (34) Early Withdrawal Penalties
- (35) Address or Name Changes
- (36) Resolving Account Disputes
- (37) Waiver of Notices
- (38) Additional Terms

(1) Important Information about Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

(2) Agreement

This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Texas and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. summarize some laws that apply to common transactions;
2. establish rules to cover transactions or events which the law does not regulate;
3. establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

"Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

(3) Liability

You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

(4) Deposits

We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

(5) Withdrawals

Generally. Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated Checks. A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and Withdrawal Rules. If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash Withdrawals. We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

(5) Withdrawals, Continued

Multiple Signatures, Electronic Check Conversion, and Similar Transactions. An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of Withdrawal. We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

(6) Uniform Single-Party or Multiple-Party Account Selection Form Notice

The type of account you select may determine how property passes on your death. Your will may not control the disposition of funds held in some of the following accounts. You may choose to designate one or more convenience signers on an account, even if the account is not a convenience account. A designated convenience signer may make transactions on your behalf during your lifetime, but does not own the account during your lifetime. The designated convenience signer owns the account on your death only if the convenience signer is also designated as a P.O.D. payee or trust account beneficiary.

Single-Party Account Without "P.O.D." (Payable on Death) Designation. The party to the account owns the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy.

Single-Party Account With "P.O.D." (Payable on Death) Designation. The party to the account owns the account. On the death of the party, ownership of the account passes to the P.O.D. beneficiaries of the account. The account is not a part of the party's estate.

Multiple-Party Account Without Right of Survivorship. The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes as a part of the party's estate under the party's will or by intestacy.

Multiple-Party Account With Right of Survivorship. The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes to the surviving parties.

Multiple-Party Account With Right of Survivorship and "P.O.D." (Payable on Death) Designation. The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of the last surviving party, the ownership of the account passes to the P.O.D. beneficiaries.

Convenience Account. The parties to the account own the account. One or more convenience signers to the account may make account transactions for a party. A convenience signer does not own the account. On the death of the last surviving party, ownership of the account passes as a part of the last surviving party's estate under the last surviving party's will or by intestacy. The financial institution may pay funds in the account to a convenience signer before the financial institution receives notice of the death of the last surviving party. The payment to a convenience signer does not affect the parties' ownership of the account.

(6) Uniform Single-Party or Multiple-Party Account Selection Form Notice, Continued

Trust Account. The parties named as trustees to the account own the account in proportion to the parties' net contributions to the account. A trustee may withdraw funds from the account. A beneficiary may not withdraw funds from the account before all trustees are deceased. On the death of the last surviving trustee, the ownership of the account passes to the beneficiary. The trust account is not a part of a trustee's estate and does not pass under the trustee's will or by intestacy, unless the trustee survives all of the beneficiaries and all other trustees.

(7) Business, Organization, and Association Accounts

Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

(8) Stop Payments

The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law; it must be made in a dated, authenticated record that describes the item with certainty. (Generally, a "record" is information that is stored in such a way that it can be retrieved and can be heard or read and understood - you can ask us what type of stop-payment records you can give us). We must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. Your stop-payment order is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

(9) Telephone Transfers

A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

(10) Amendments and Termination

We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

(11) Notices

Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

(12) Statements

Your Duty to Report Unauthorized Signatures, Alterations, and Forgeries. You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your Duty to Report Other Errors or Problems. In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

(12) Statements, Continued

Errors Relating to Electronic Fund Transfers or Substitute Checks (*For consumer accounts only*). For information on errors relating to electronic fund transfers (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Duty to Notify if Statement Not Received. You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

(13) Direct Deposits

If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

(14) Temporary Account Agreement

If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

(15) Setoff

We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity, or (d) the debt is created by a home equity loan. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

(16) Check Processing

We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements.

(16) Check Processing, Continued

We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

(17) Check Cashing

We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

(18) Truncation, Substitute Checks, and Other Check Images

If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

(19) Remotely Created Checks

Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection:

(1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

(20) Unlawful Internet Gambling Notice

Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

(21) ACH and Wire Transfers

This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

(22) Facsimile Signatures

Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

(23) Restrictive Legends or Indorsements

The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

(24) Account Transfer

This account may not be transferred or assigned without our prior written consent.

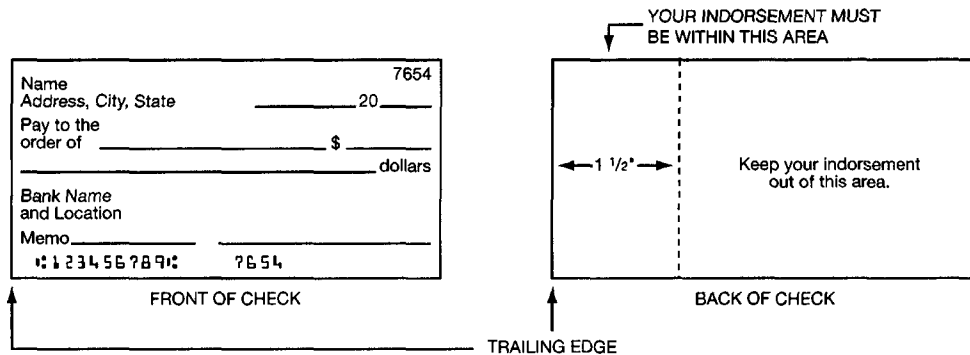
(25) Indorsements

We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g., additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

(25) Indorsements, Continued

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.



It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement, or information you have printed on the back of the check obscures our indorsement. These indorsement guidelines apply to both personal and business checks.

(26) Death or Incompetence

You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

(27) Fiduciary Accounts

Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

(28) Credit Verification

You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

(29) Legal Actions Affecting Your Account

If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

(30) Account Security

Duty to Protect Account Information and Methods of Access. It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive Pay and Other Fraud Prevention Services. Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

(31) Telephonic Instructions

Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

(32) Monitoring and Recording Telephone Calls and Consent to Receive Communications

Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- ◆ Your consent is limited to your account, and as authorized by applicable law and regulations.
- ◆ Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

(33) Claim of Loss

The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

(34) Early Withdrawal Penalties (and involuntary withdrawals)

We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

(35) Address or Name Changes

You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

(36) Resolving Account Disputes

We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

(37) Waiver of Notices

To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

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(38) Additional Terms

Addendum to Terms and Conditions of Business Account

This Addendum to Terms and Conditions of Account (the "Addendum") is attached to and made a part of the Terms and Conditions of Account of Prosperity Bank (the "Terms and Conditions"), which together with any and all documents we provide you relating to your account at Prosperity Bank ("Prosperity" or "we" or "us") constitute your account agreement for your deposit account(s) (the "Account(s)") at Prosperity (all together, the "Account Agreement"), and supplements the Terms and Conditions. Unless otherwise noted, terms herein shall have the same meaning as in the Terms and Conditions. In the event of a conflict between the terms of this Addendum and the Terms and Conditions, the terms of this Addendum shall control.

In addition to and notwithstanding anything to the contrary in the Terms and Conditions, we and each of you agree on the following terms:

Restrictive Legends - We will not agree, in writing or otherwise, to honor any restrictive legend on checks you write.

Your Duty to Examine Your Statement - For all non-consumer accounts and consumer account issues not governed by specific regulatory requirements such as those of the Federal Reserve Board's Regulation E, your duty to examine your statement includes an examination for any unauthorized Automated Clearing House ("ACH") transactions or unauthorized wire transfer transactions, whether into or from your Account(s). You must report to us these and any other unauthorized transactions within the time frames described in the Terms and Conditions for reporting errors in your statements.

Limitation of Liability - Neither you nor we are liable to the other for indirect, consequential, special, incidental, or punitive damages of any kind or nature whatsoever (including without limitation lost profits, lost revenues, lost savings, lost opportunity or harm to business), whether or not foreseeable, whether or not the party had or should have had any knowledge, actual or constructive, that such damages might be incurred, and regardless of the form of action, nature of the claim asserted or the frustration of either party's purpose.

The provisions of this Account Agreement will survive the closing of the Account(s).

Subaccount Organization - We have organized your account in a nontraditional way. Your account consists of two subaccounts. One of these accounts is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontraditional transaction subaccount (e.g., a savings account). You cannot directly access the nontraditional transaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your account operates and the way a traditionally organized account operates, but this organization makes us more efficient and helps to keep costs down.

Account Information Required (Texas Only) - We require that you provide us with the following information upon the opening of your account and at least annually if the information has changed.

If the business is a sole proprietorship:

- The name of the business owner
- The physical address of the business
- The home address of the business owner
- The driver's license number or personal identification card number issued to the business owner by the Department of Public Safety

If the business is a corporation or other legal entity:

A copy of the business' certificate of incorporation or a comparable document and an assumed name certificate, if applicable

Understanding and Avoiding Overdraft and Return Item Fees

General. This Addendum is part of the Terms and Conditions of Your Account. The information in this Addendum is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or a return item fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

If we cover a transaction for which there is not enough money in your account to pay, we consider that an overdraft and assess an overdraft fee. We treat all other transactions for which there is not enough money in your account as an NSF transaction and assess a return item fee.

Determining Your Available Balance. We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your available balance may not be the same as your account balance. This means an overdraft or an NSF transaction could occur regardless of your account balance.

Your account balance only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The account balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes transactions that have been authorized but not yet settled and subtracts them from the account balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from your account balance.

Transactions made after a business day cutoff time will not be processed and settled to your account until the bank receives the settlement transaction. Business day cutoff times may vary by location or service. Cutoff times are subject to change and may be extended without notice. The cutoff times below generally apply:

Deposits, payments or transfers in banking center	Banking center closing time - varies by location
Customer Service Center transfers	Customer Service Center closing time - hours vary
ACH credits or debits	Memo credit/debit and posted/settled on transaction effective date
Incoming wire transfers	5 PM CT
Outgoing wire transfers - in person/voice/email/fax/mail	4 PM CT Domestic; 3:30 PM CT International
Outgoing wire transfers - tax payment	1:30 PM CT
Outgoing wire transfers - Treasury Center US dollar	5 PM CT
Outgoing wire transfers - Treasury Center foreign currency	4:30 PM CT
Debit Card transactions (including refunds, cash apps)	5 PM CT
ATM deposits or transactions	6 PM CT
Mobile deposits	6 PM CT
Remote Deposit Capture	6 PM CT
Internet Banking/Mobile transfers between Prosperity Bank accounts	8 PM CT
Fastline (IVR) phone transfers between Prosperity Bank accounts	8 PM CT
Real-time Zelle credits	8 PM CT

If we add a new deposit service with a different cutoff time, this disclosure will be updated and an updated copy may be obtained upon request. The cutoff time for a new deposit service may also be obtained by calling our Customer Service Center at 800-531-1401 or by visiting any banking center.

For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A Temporary Debit Authorization Hold Affects Your Account Balance."

Discretionary Overdraft Payments. We may pay overdrafts on your accounts at our discretion. If you write a check or initiate another form of payment that will overdraw your account if paid, we will either (a) pay the overdraft or (b) return the item or debit unpaid for nonsufficient funds (NSF) (see "Return Item Fees/Multiple Presentment" below). In either case, you will be charged an overdraft or return item fee according to our Schedule of Fees. We pay overdrafts at our discretion, which means we do not guarantee that we will always pay or authorize any type of transaction. The fact that we may pay one or more items creating overdrafts does not obligate us to do so in the future. So, you CANNOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You agree that we may charge fees for overdrafts. We may use subsequent deposits, including deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Categories of Transactions. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, draft, or similar order; in-person withdrawal; ATM withdrawal; ACH transactions; or other electronic means.

Your Responsibilities for Overdrafts. If you have an overdraft of your account, you must immediately deposit enough money into your account to pay both the overdraft amount and the fee(s) we charge.

Circumstances That May Affect Whether We Pay. The circumstances under which we pay an item or transaction that would overdraw your account are entirely within our discretion, and we have the right not to pay any overdraft item or transaction.

Less Costly Alternatives. Overdraft fees can add up quickly, especially if multiple overdraft items clear the same day. Similarly, return item fees can also add up quickly. Accordingly, we discourage the intentional and routine writing of checks or initiating of electronic funds transfers or other transactions that will overdraw your account if paid. If more than occasional and inadvertent use of discretionary overdraft payments is anticipated, we believe you should consider less costly alternatives such as linked accounts or obtaining a line of credit to avoid overdrawing your account. Under a linked account, your checking account would be connected to another account, such as a savings account, so as to automatically transfer funds from the other account to the checking account as needed to avoid overdrafts. Under an overdraft line of credit, you would automatically borrow funds on the line of credit and have them transferred to your checking account as needed to avoid overdrafts. As an overdraft line of credit is a loan, it is subject to credit approval. We encourage you to inquire about the alternatives we offer. A line of credit or a linked account can be cheaper than overdraft fees.

Return Item Fees/Multiple Presentment. If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and

we decide not to pay the item or transaction, you agree that we can charge you a return item fee for returning the NSF item or transaction. Be aware that such an item or transaction may be presented multiple times, such as when a merchant or payee re-presents a check or ACH transaction on more than one occasion after the initial unpaid transaction was declined. We do not monitor or control the number of times a merchant or payee presents an item or transaction for payment. You agree that we may charge you a return item fee each time an item or transaction is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the item or transaction is presented.

Fees. (Refer to the Current Schedule of Fees)

We charge a return item fee for each presentment of an NSF item or transaction.

We charge an overdraft fee each time we pay an overdraft item or transaction.

We charge a business overdraft (negative balance) fee. The fee will be assessed each business day your account balance is below \$0.00.

Payment Types. Some, but not necessarily all, of the ways you can access the funds in your account include debit card or ATM transactions, ACH transactions, in-person transactions, and check, draft or similar transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account.

Payment Order of Items. The order in which items are paid is important if there is not enough money in your account to pay all of the items or transactions that are presented. The payment order can affect the number of items or transactions overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we provide you with information regarding how we process those items. We encourage you to make careful records and practice good account management. This will help you to avoid items or transactions without sufficient funds and potentially incurring the resulting fees. When processing items drawn on your account, our policy is to pay items or transactions in the order received. For more information, see the "Notice Regarding Payment of Items".

Processing of Transactions. The order in which we receive and process payments may not be the order in which the item or transaction occurred. The order in which items or transactions are received and processed by us can affect the total amount of fees that you are charged.

Balance Information. Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our banking centers.

Funds Availability. Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for nonsufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are nonsufficient available funds.

A Temporary Debit Authorization Hold Affects Your Account Balance. On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged a return item fee or overdraft fee according to our Schedule of Fees. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

FDIC Insurance. This institution is a Member of the Federal Deposit Insurance Corporation.





PROSPERITY BANK®

Small Business Checking Account Terms & Fees

Account Description: This non-interest-bearing account is designed for business customers with low-volume account activities.

Fees and Balance Requirements: To open this account, you must deposit \$200.00. To avoid imposition of the account maintenance fee, you must maintain a minimum balance in the account or a minimum deposit relationship balance. An account maintenance fee of \$10.00 will be imposed every statement cycle if:

- The balance in the account falls below \$3,500.00 any day of the statement cycle, unless
- A deposit relationship balance of \$25,000.00 is maintained for each day of the statement cycle.

Deposit relationship balance includes all interest and non-interest checking, savings, money market, and certificate of deposit account balances with the same primary owner.

No charge for the first 200 items, including Deposited Items. An Item Fee will apply each statement cycle according to the following:

Items in excess of 200, including Deposited Items.....\$0.40 each

Interest Rate: This account will not earn or be paid interest.

Method of Computation and Payment of Interest: Not Applicable.

Value Added Features:

- ❖ MasterMoney Business Debit Card
- ❖ Easy to Balance Monthly Imaged Statement
- ❖ Automatic Transfers
- ❖ 24 hour FASTLINE Automated Telephone Banking
- ❖ Free Internet Banking
- ❖ Free Business Basic Bill Pay with up to 10 Bill Pay transactions per month*

*First 10 Bill Pay transactions per month are free; \$0.50 per Bill Pay transaction thereafter.

Commercial and Business fee charges, including non-interest checking fees, checking with interest fees, and money market account fees, are subject to change at the Bank's discretion without notice.

Prosperity Bank reserves the right under Positive Pay to require the account holder to transmit certain check issuance information to the Bank regarding checks written before such checks will be paid. Prosperity Bank may return checks presented for payment if such checks are not part of the check issuance information.

Subject to change without notice at Prosperity Bank's discretion and/or as required or allowed by law.

Notice of Basic Safety Precautions for ATM Card and Night Deposit Facility Users

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM), night deposit facility or using your ATM card to make purchases on the Internet. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always keep your ATM receipts secure. Don't leave them at the ATM or night deposit facility because they may contain important account information. Shred your ATM receipts once they are no longer needed.
3. Don't lend your ATM card to anyone.
4. Remember, do not leave your card at the ATM. Do not leave any financial documents at a night deposit facility or lying out unsecured.
5. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. If your card has an embedded chip, consider keeping the card in a safety envelope to avoid undetected and unauthorized scanning. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone or Internet. If your ATM card can be used to make purchases, only consider providing card information over the telephone or the Internet if it is to a trusted merchant and for a call or transaction initiated by you - and never provide the merchant with the PIN to your ATM card.
6. Protect against ATM and Internet fraud. Promptly compare your monthly account statements or the account histories that you receive against your ATM and other receipts. If you make a purchase on the Internet, end the transaction by logging out of the website instead of just closing the web browser.
7. Inspect an ATM before you use it. Look for possible tampering, or for the presence of an unauthorized attachment that could capture your PIN or other information from your card. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
8. Protect the security of your PIN. Ensure no one can observe you entering your PIN into the ATM. An example of preventing others from seeing you enter your PIN is by using your body or hand to shield their view.
9. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
10. When you make a transaction, remain aware of your surroundings and exercise caution when withdrawing funds. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
11. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
12. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, put your card away and leave. You might consider using another ATM or coming back later.
13. Don't display your cash; put it away as soon as the ATM transaction is completed and wait to count the cash until you are in the safety of a locked enclosure such as your car, home, or in another secure area.
14. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
15. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

PROSPERITY BANK® Online Banking Auto Enrollment Instructions

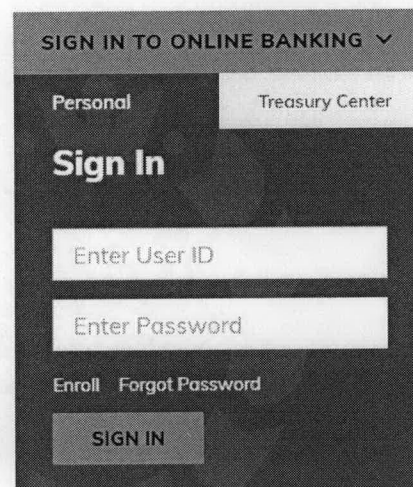
Welcome to Prosperity Bank! Please follow the instructions below to self-enroll in our online banking platform quickly and easily. You will be asked to enter various personal information, authenticate with a verification code, create a user id and password, then accept the terms and conditions. Once you are registered you will have access to the accounts that you are an owner on (primary or direct owner).

Step 1: Go to www.prosperitybankusa.com or download our mobile app, then select ENROLL on the log in page.

Step 2: Input your information into all the fields on screen. This is matched against what we have in our system. If you need to make any changes to this information, please contact your local banking center

Step 3: Authenticate through our multi-factor authentication, with a 6-digit code sent to your phone via text or phone call.

Step 4: Create your user id and password.



User ID Guidelines:

- Create a user id that you would like to use to log in to online banking. That User ID you enter will be checked against all others in our system to make sure it is unique. If that ID already exists, you will be asked to enter a different user id.
- Your user id should be 5 to 20 characters and include a combination of numbers, letters, and special characters to make it as unique as possible. User ids are not case sensitive.
- Your user id cannot be your SSN/TIN or your Prosperity Bank account number.

Password Guidelines:

- Passwords must be unique, something you can easily remember, but others cannot guess.
- Passwords must be 8 to 32 characters long, and should contain the following: a lowercase letter (a-z), an uppercase letter (A-Z), a digit (0-9), and a special character (~!@#\$%^&*()+-|:;?,<>{}|/).
- The password cannot be the same as your User ID.

Step 5: Review and accept the Terms and Conditions

- Review both the Internet Banking Service Agreement and the Electronic Disclosure Consent Statement.
- If you agree, click the check box, then click the ACCEPT button.

**NEVER GIVE
YOUR LOG IN
CREDENTIALS
TO ANYONE
ELSE.**

Note: Bill pay service fees are disclosed in the agreement and disclosure referenced above. Other features such as e-delivery, alerts, mobile deposit and others are provided free of charge.

You are Enrolled! You should now be able to access your accounts through our online banking portal

If you are a business customer, your enrollment process will look a little different.

- Go to www.prosperitybankusa.com, hover over the Business tab, then select Business Online Banking.
- On the next page click the blue box that says Enroll Now.
- Input all your information on the fields on this form, accept the terms and conditions (referenced above) and submit.
- This form is manually processed, and your banking center will reach out to you with your log in credentials as it is completed.

Note: This profile can only be set up using a business EIN, and only one signer/person will be able to access this profile. Only one profile can exist using that business EIN. If you have any questions regarding how to enroll for your business, please contact your banking center for further guidance.



NOTICE REGARDING PAYMENT OF ITEMS -

To help you better utilize your Prosperity account it is important that you are aware of the order in which we pay items drawn against your checking (demand deposit) account. When processing items drawn on your account, our policy is to pay items in the order received.

The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The law permits us to pay items drawn on your account in any order. There is no policy that is favorable in every instance. Paying items in the order received is a neutral posting order.

If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for non-sufficient funds. Costs of the overdraft and return item fees have been disclosed to you previously. We encourage you to make careful records and practice good account management. This will help you avoid items being drawn against your account without sufficient funds and incurring the resulting fees.



PROSPERITY BANK®

1301 North Mechanic
El Campo, TX 77437
979-578-8181

FUNDS AVAILABILITY POLICY DISCLOSURE

PURPOSE OF THIS DISCLOSURE

The information describes our policy for holding deposited items in a transaction account before funds are made available to you for withdrawal. This is what is called our Funds Availability Policy.

For purposes of this disclosure, the terms "you" and "your" refer to the customer and the terms "our" "we" and "us" refer to the Bank.

Generally, transaction accounts are accounts which would permit an unlimited number of payments by check to third persons, and also an unlimited number of telephonic and preauthorized transfers to third persons or other accounts you may have with us.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT

The length of the delays varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The terms "Business Day" means any day other than a Saturday, Sunday or federally declared legal holiday, and the term "Banking Day" means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions.

If you make a deposit before 6:00 pm on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 6:00 pm or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

AVAILABILITY SCHEDULE

Same Day Availability. Funds from electronic direct deposit to your account will be available on the day we receive the deposit.

Next Day Availability. Funds from the following deposits are available on the first business day after the day of your deposit: (a) U.S. Treasury checks that are payable to you; (b) wire transfer, including preauthorized credits, such as social security benefits and payroll payments; and (c) checks drawn on us.

In addition, if you make the following deposit in person to one of our employees, these deposits will also be available on the first business day after the day of your deposit: (a) cash; (b) state and local government checks that are payable to you; (c) cashier's, certified and teller's checks that are payable to you; and (d) Federal Reserve Bank checks, Federal Home Loan Bank checks and postal money orders, if these items are payable to you. If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day of your deposit.

Local Checks. The delay for check deposits other than those indicated above depends on if the check is a local check. To determine if a check is a local check, look at the routing number on the check. If the first four digits of the routing number are listed below, then the check is a local check:

0110, 0111, 0112, 0113, 0114, 0115, 0116, 0117, 0118, 0119, 0210, 0211, 0212, 0213, 0214, 0215, 0216, 0219, 0220, 0223, 0260, 0280, 0310, 0311, 0312, 0313, 0319, 0360, 0410, 0412, 0420, 0421, 0422, 0423, 0430, 0432, 0433, 0434, 0440, 0441, 0442, 0510, 0514, 0515, 0519, 0520, 0521, 0522, 0530, 0531, 0532, 0539, 0540, 0550, 0560, 0570, 0610, 0611, 0612, 0613, 0620, 0621, 0622, 0630, 0631, 0632, 0640, 0641, 0642, 0650, 0651, 0652, 0653, 0654, 0655, 0660, 0670, 0710, 0711, 0712, 0719, 0720, 0724, 0730, 0739, 0740, 0749, 0750, 0759, 0810, 0812, 0813, 0815, 0819, 0820, 0829, 0830, 0839, 0840, 0841, 0842, 0843, 0863, 0865, 0910, 0911, 0912, 0913, 0914, 0915, 0918, 0919, 0920, 0921, 0929, 0960, 1010, 1011, 1012, 1019, 1020, 1021, 1022, 1023, 1030, 1031, 1039, 1040, 1041, 1049, 1070, 1110, 1111, 1113, 1119, 1120, 1122, 1123, 1130, 1131, 1140, 1149, 1163, 1210, 1211, 1212, 1213, 1220, 1221, 1222, 1223, 1224, 1230, 1231, 1232, 1233, 1240, 1241, 1242, 1243, 1250, 1251, 1252, 2110, 2111, 2112, 2113, 2114,

2115, 2116, 2117, 2118, 2119, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2219, 2220, 2223, 2260, 2280, 2310, 2311, 2312, 2313, 2319, 2360, 2410, 2412, 2420, 2421, 2422, 2423, 2430, 2432, 2433, 2434, 2440, 2441, 2442, 2510, 2514, 2515, 2519, 2520, 2521, 2522, 2530, 2531, 2532, 2539, 2540, 2550, 2560, 2570, 2610, 2611, 2612, 2613, 2620, 2621, 2622, 2630, 2631, 2632, 2640, 2641, 2642, 2650, 2651, 2652, 2653, 2654, 2655, 2660, 2670, 2710, 2711, 2712, 2719, 2720, 2724, 2730, 2739, 2740, 2749, 2750, 2759, 2810, 2812, 2813, 2815, 2819, 2820, 2829, 2830, 2839, 2840, 2841, 2842, 2843, 2863, 2865, 2910, 2911, 2912, 2913, 2914, 2915, 2918, 2919, 2920, 2921, 2929, 2960, 3010, 3011, 3012, 3019, 3020, 3021, 3022, 3023, 3030, 3031, 3039, 3040, 3041, 3049, 3070, 3110, 3111, 3113, 3119, 3120, 3122, 3123, 3130, 3131, 3140, 3149, 3163, 3210, 3211, 3212, 3213, 3220, 3221, 3222, 3223, 3224, 3230, 3231, 3232, 3233, 3240, 3241, 3242, 3243, 3250, 3251, 3252

Some checks are marked "payable through" and have a four-or nine-digit number nearby. For these checks, use the four-digit number (or the first four digits of the nine-digit number) not the routing number on the bottom of the check, to determine if these checks are local.

The first \$225 from a deposit of local checks will be available on the first business day after the banking day of deposit. The remaining funds will be available on the second business day after the day of your deposit.

For example, if you deposit a local check of \$700 on a Monday, \$225 of the deposit is available on Tuesday. The remaining \$475 is available on Wednesday.

HOLDS ON OTHER FUNDS FOR CHECK CASHING

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT

If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY

If you will need the funds from a deposit right away, you should ask us when the funds will be available. Funds you deposit by check may be delayed for a longer period under the following circumstances: (a) if we believe a check you deposit will not be paid; (b) if you deposit checks totaling more than \$5,525 on any one day; (c) if you redeposit a check that has been returned unpaid; (d) if you have overdrawn your account repeatedly in the last six months; or (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your availability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is opened.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

We only allow deposits to be made at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.